

# Arkansas

## Insurance Department

118th Annual Report — 1998



Mike Huckabee  
Governor

Mike Pickens  
Commissioner

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# Arkansas Insurance Department

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**Mike Huckabee**  
Governor

**Mike Pickens**  
Commissioner

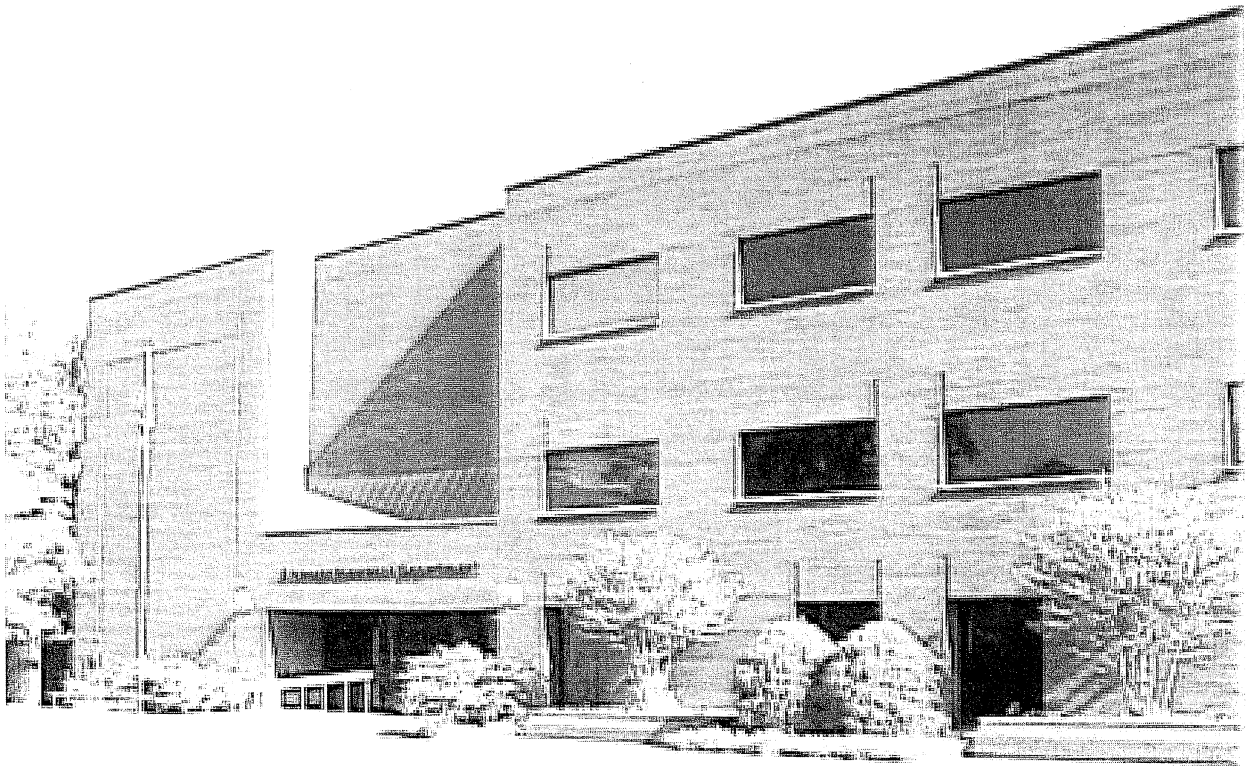
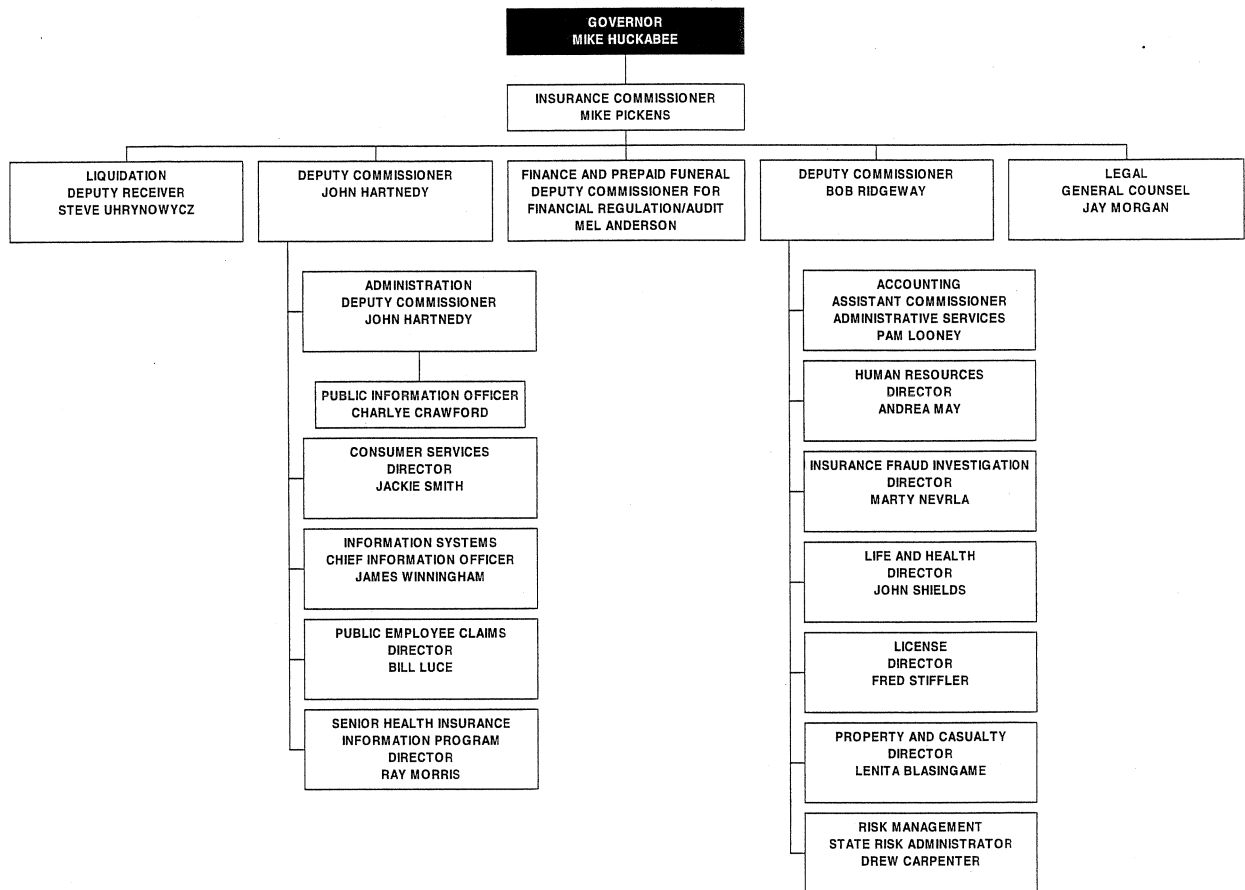
Governor Huckabee and Commissioner Pickens accept the National Association of Insurance Commissioners' 1998 Technology of the Year Award on behalf of the Arkansas Insurance Department. 1998 was the second consecutive year Arkansas won this national award for its technology initiatives.

## *Mission Statement*

*To serve and protect the public interest by the equitable enforcement of the State's laws and regulations affecting the insurance industry.*



# Organizational Chart





Commissioner Mike Pickens, Melissa,  
Mary Catherine and Rob

## *A Message From The Commissioner:*

### *Promises Made, Promises Kept*

Dear Arkansas Insurance Consumers, Agents and Insurers:

In 1997 we made some promises to you. We promised we would work hard to make this agency more efficient and responsive to all we insurance consumers; that we would do our very best to facilitate good business practices and help folks stay in business, not put them out of business. Finally and most importantly, we promised to protect all we insurance consumers as our top priority. I believe the facts prove we have been true to our word.

Undoubtedly, the Arkansas Insurance Department ("AID") is doing a better job protecting all we insurance consumers. In September 1998, this Department received full accreditation from the National Association of Insurance Commissioners ("NAIC"). This means our Finance Division, which is principally charged with monitoring insurer solvency and market conduct activity, has met national certification standards. Also, for the second year in a row the NAIC awarded the AID the 1998 Technology of the Year Award for our technological advances and capabilities. This advanced technology makes our agency more efficient and responsive to our bosses -- the people of the Great State of Arkansas.

Although we have made a great deal of progress in improving our License Division, we recognize we still have more to do in this area. We intend to keep working hard to improve the quality of service this division renders to agents and companies. We also intend to closely monitor the vendor that tests our agent candidates to ensure they are providing a high level of service to those candidates.

During the recent legislative session this Department initiated numerous pieces of legislation. Our legislative goals were to decrease regulatory burdens, increase market competition, and strengthen our solvency and market conduct regulation for the protection of all we insurance consumers. Some of the significant legislation include:

- Act 118 (reduced copy fees charged by the Department);
- Act 381 (prevents insurers from failing to underwrite new or renewal insurance policies solely based upon the national origin or citizenship of the applicant);
- Act 384 (reduces the cost of the agent licensing examination);
- Act 452 (amends Arkansas law to allow qualified securities brokerage firms to act as custodians for the custodied securities of domestic insurers);
- Act 458 (the "Arkansas Commercial Lines Deregulation Act" reduced the regulatory burden on commercial insureds and insurers);
- Act 580 (strengthens the solvency standards imposed upon health maintenance organizations);
- Acts 347 and 1249 (provide additional protections for the purchasers of prepaid funeral insurance contracts);
- Act 657 (reduces the waiting period for agents retaking licensing examinations; and allows two (2) hours of continuing education credit for active membership in approved agent organizations);
- Act 1270 (requires insurers to conduct a background investigation of the agents they appoint to sell for their companies);
- Act 1343 (the "Arkansas Earthquake Authority Act" spurs competition in the earthquake insurance market and provides a market to consumers who wish to purchase earthquake insurance coverage); and
- Act 1535 (limits the use of consumer credit reports in the underwriting of personal insurance risks).

Clearly these laws, and all the Department-initiated legislation, should work to benefit and protect all we insurance consumers.

In addition to these laws, the AID Insurance Fraud Investigation Division continues to actively investigate and prosecute all types of insurance fraud, whether perpetrated by employees, employers, claimants, agents, health care providers, or any other person, with the goal of reducing the cost of our insurance.

As always, thank you very much for your time and consideration. I am proud of the progress we have made here at the Arkansas Insurance Department, and hope and trust you are, as well. We are here to both protect and to serve. If we may ever be of any assistance to you here at the Department, please do not hesitate to give us a call. Best personal regards.

Very truly yours,

Mike Pickens

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# *History of Insurance Commissioners*

## **AUDITORS OF STATE Ex-Officio Commissioners of Insurance**

1873 - 1874	Stephen Wheeler	
1874 - 1877	W. R. Miller	
1877 - 1882	John Crawford	
1883 - 1886	A. W. Files	(Died in office and W. R. Miller was appointed to fulfill the unexpired time.)
1887 - 1892	W. S. Dunlap	
1893 - 1896	C. B. Miles	
1897 - 1900	Clay Sloan	
1901 - 1904	T. C. Monroe	
1905 - 1908	A. E. Moore	
1909 - 1912	John R. Jobe	
1912 - 1913	John N. Oathout	(Elected auditor September 1912, died June 20, 1913. L. L. Coffman appointed June 23, 1913.)
1913 - 1914	L. L. Coffman	(Resigned March 4, 1914. M. F. Dickinson was appointed to fulfill unexpired term.)
1915 - 1916	M. F. Dickinson	

## **INSURANCE COMMISSIONERS**

1917 - 1924	Bruce T. Bullion
1924 - 1925	M. J. Harrison
1925 - 1927	W. E. Floyd
1927 - 1929	J. S. Maloney
1929 - 1931	W. E. Floyd
1931 - 1933	A. D. Dulaney
1933 - 1937	U. A. Gentry
1937 - 1941	M. J. Harrison
1941 - 1945	J. Herbert Graves
1945 - 1949	Jack McKenzie
1949 - 1953	J. Herbert Graves
1953 - 1967	Harvey G. Combs
1967 - 1968	John Norman Harkey
1968 - 1970	Allan W. Horne
1970 - 1972	A. Gene Sykes
1972 - 1976	Ark Monroe, III
* 1976 - 1982	W. H. L. Woodyard, III
1983 - 1985	Linda N. Garner
1985 - 1988	Robert M. Eubanks
1988 - 1990	Ron Taylor
* 1990 - 1996	Lee Douglass
1997 -	Mike Pickens

\* President of National Association of Insurance Commissioners (NAIC)

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## Administration Division

Phone: (501) 371-2620

Fax: (501) 371-2629

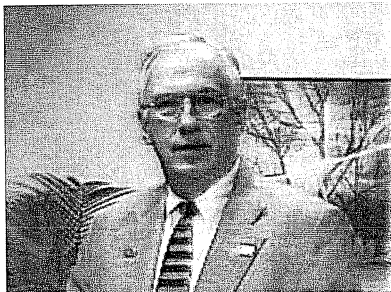


Mike Pickens  
Commissioner

Commissioner	Mike Pickens
Deputy Commissioner	Bob Ridgeway
Deputy Commissioner and Life and Health Actuary	John Hartnedy
Public Information Officer	Charlye Crawford
Management Project Analyst	Seleta Yearian
	Carolyn Hunt
	Sandy Currington



Bob Ridgeway  
Deputy Commissioner



John Hartnedy  
Deputy Commissioner and Life  
and Health Actuary



Charlye Crawford  
Public Information Officer

### Division Highlights

- ☑ The Arkansas Insurance Department (AID) received the National Association of Insurance Commissioners' (NAIC) Technology of the Year Award.
- ☑ The Arkansas Insurance Department recorded the fifth highest accreditation score in the history of the NAIC's accreditation exam.
- ☑ To accommodate the needs of insurance consumers, Insurance Commissioner Mike Pickens rescinded approximately 100 bulletins and directives.
- ☑ Through the efforts of Commissioner Mike Pickens, Arkansas has a voice on the NAIC committee created to develop life insurance disclosure Model Law revisions.
- ☑ Commissioner Pickens appointed five major Task Forces to continue fulfilling the AID mission. Those task forces are—
  - Personal Lines Advisory Task Force—created to investigate ways to reduce the costs of automobile and homeowners insurance.
  - Commercial Lines Advisory Task Force—works on issues surrounding possible deregulation of portions of the commercial lines market.
  - Earthquake Task Force—charged with developing the framework for a mechanism to make earthquake insurance available to all interested Arkansas residents.
  - Agents' Issues Advisory Task Force—created to monitor issues regarding the outsourcing of license examinations and developed a new examination that is challenging, relevant and fair.
  - Life and Health Advisory Task Force—studied the feasibility of Arkansas's adoption of NAIC Model Law requiring Life Illustrations.

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## ***Mission and Operations***

The work of the Arkansas Insurance Department (AID) impacts every business, family and household in the State of Arkansas. The AID's mission is consumer protection, which is provided by handling consumer complaints, monitoring insurer solvency and enforcing market conduct regulation. The AID is one of the top revenue-producing agencies in state government, despite its relatively small size (employing approximately 140 individuals). In addition, the Department is a dedicated funding agency and operates from fees and assessments charged to the insurance industry. Consequently, the AID is a true "user pays" organization. Not only is the insurance industry in the State of Arkansas charged with paying the freight for the Department's regulatory activities, in effect, the industry also funds the Consumer Services Division of the Department, as well.

It is important to remember that contrary to what happens when people buy normal durable goods—where they pay their money and take the product home with them—with insurance, consumers pay for a "future promise" of an insurance company to pay. Therefore, insurance companies must remain solvent in order to fulfill that promise. Ensuring that Arkansas insurance consumers are protected is a primary duty of the Arkansas Insurance Department.

## ***Organizational Changes Strengthen Department***

Since insurance regulation and meeting consumer needs require interpretation of policies, significant emphasis has been placed on our Legal Division. The Department hired attorney Jay Morgan—who reports directly to Commissioner Pickens—to be re-

sponsible for all AID staff attorneys. Jay brings to the AID his extensive banking background. One of the hottest issues taking place throughout the country and in Washington D.C. is banks getting into the insurance business. We believe the addition of an attorney with managerial and banking experience will be a tremendous asset to the AID.

In addition, Commissioner Pickens appointed John Hartnedy as Deputy Commissioner and Life and Health Actuary. Mr. Hartnedy replaces Deputy Commissioner Lee Covington who, after making tremendous contributions to the Arkansas Insurance Department, was hired as the Ohio Insurance Commissioner. John Hartnedy, the AID's Life and Health Actuary for more than two years, brings the Department over 35 years of industry management experience. Mr. Hartnedy oversees the operations of five Department divisions: Administration, Consumer Services, Information Systems, Public Employee Claims, and the Senior Health Insurance Information Program.

Deputy Commissioner Bob Ridgeway oversees the operations of seven Department divisions: Accounting, Human Resources, Insurance Fraud Investigation, License, Life and Health, Property and Casualty, and Risk Management. Additionally, he provides management, legal and policy advice to the Commissioner on a regular basis. His responsibilities also include coordinating the Department's legislative efforts. This involves working closely with various legislators, as well as frequently testifying before various legislative committees, organizing the various pieces of legislation drafted by the Department, and shepherding them through the legislative process.

In the 1999 General Assembly, all 27 of the Department-initiated bills were passed and signed into law. Similarly, when legislation is introduced which is not favorable, Mr. Ridgeway works closely with the Commissioner and Deputy Commissioner Hartnedy to defeat the legislation, or to work out compromises in order that the legislation is more effective in meeting the Department's goal of protecting Arkansas insurance consumers.

We believe we have reached our goal to strengthen the Insurance Department in professional skills and in technology. By accomplishing this, more energy can be directed to the insurance consumers of the State of Arkansas.

## ***AID Receives Accreditation***

In 1998, the AID received full accreditation from the National Association of Insurance Commissioners (NAIC). This accomplishment marked the Department's first time to receive such distinction. The accreditation means that your Insurance Department has met all criteria necessary to be considered totally competent to review the financial solvency of insurance companies.

Mel Anderson, who was also hired in 1998, increased the training and competency of the Finance Division staff. Under his leadership, the AID became accredited with one of the highest scores in the history of the NAIC. Mel was recently promoted to Deputy Commissioner in charge of Finance and reports directly to Commissioner Pickens.

## ***AID Rewarded for its Competence***

In addition to receiving full accreditation from the NAIC in 1998, the Arkansas Insurance Depart-



ment received the NAIC's Technology of the Year Award. This achievement marked the second consecutive year the AID was recognized with that honor. We believe this national recognition solidifies the Arkansas Insurance Department as a cutting edge entity in the technological arena. Our advanced technology allows the electronic user to:

- Receive form and rate filings via the Internet
- Accept premium taxes from insurance companies through electronic funds transfer
- In the near future, we expect to have continuing education information available for agents on the AID website.

We believe the electronic method of communicating with consumers, agents, and companies will be more efficient and therefore more cost effective. We invite you to visit the Arkansas Insurance Department at our website address [www.state.ar.us/insurance](http://www.state.ar.us/insurance).

#### ***AID Reaches out to Consumers Throughout the State***

Commissioner Pickens, Deputy Commissioners and other AID staff held meetings throughout the state to address new laws and procedures, and to discuss proposals for laws.

Based on meetings with task forces, groups, agents, and insurance carriers, the Commissioner rescinded approximately

100 Bulletins and Directives issued from January 1967 to February 1997. These issues were rescinded to accommodate the needs of insurance consumers.

Additionally, as a result of community outreach, a consumer task force found one of NAIC's proposed Model Laws to be too complicated, lengthy and lacking appropriate information. Consequently, Arkansas did not implement the Life Illustration Model Law. As a result, Arkansas became active on the NAIC committee designed to develop that Law, and has strongly recommended changes which will be addressed in 1999. This act is just one example of the Arkansas Insurance Department carrying out the wishes of the consumers of the State of Arkansas.

## ***Mission Statement***

***To serve and protect the public interest by the equitable enforcement of the State's laws and regulations affecting the insurance industry.***



Pam Looney  
Assistant Commissioner/  
Administrative Services

## Accounting Division

Phone: (501) 371-2605

### Asst. Commissioner/

<i>Administrative Services</i> . . . . .	<i>Pam Looney</i>
<i>Insurance Examiner</i> . . . . .	<i>Connie Hagemeier</i>
	<i>Betty Hester</i>
<i>Accountant</i> . . . . .	<i>Angie Adkins</i>
	<i>Carsonne Brooks</i>
<i>Accounting Technician</i> . . . . .	<i>Vanessa Dale</i>
	<i>Angela Davis</i>
<i>Executive Secretary</i> . . . . .	<i>Vacant</i>
<i>Document Examiner</i> . . . . .	<i>Carla Kincannon</i>
	<i>Tracey Pigee</i>
<i>Document Examiner/Mail Room</i> . . . . .	<i>Lupe Tankersley</i>

### Division Highlights

- ☑ The Accounting Division collected receipts totaling \$115,492,412 in fiscal year 1998; that translates to a total of \$.1 billion.
- ☑ Electronic premium tax collections for the Accounting Division are expected to begin sometime during calendar year 1999.
- ☑ The Accounting Division processed 102,751 checks during the fiscal year, which equates to more than 8,500 checks per month.

The Accounting Division is responsible for the distribution of approximately 2,400 premium tax packages to Arkansas-licensed insurers. The tax package provides each insurer the necessary documents to fulfill quarterly, annual statement, and tax reporting requirements.

Financial Statements filed with the Arkansas Insurance Depart-

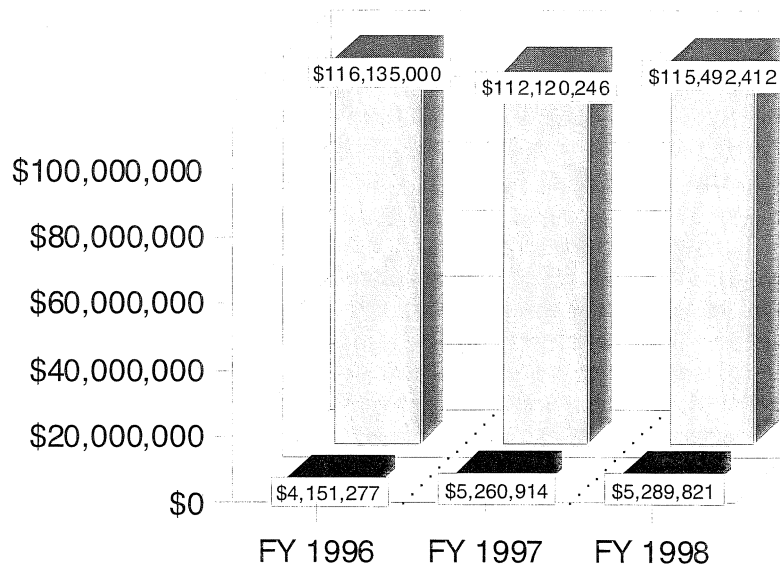
ment are reviewed by the Accounting Division to ensure that appropriate taxes have been submitted. Companies are required to file corrections or clarifications for any filing containing discrepancies.

### Receipts and Expenditures

The Accounting Division oversees all budgetary matters for the Arkansas Insurance Department including purchases, fiscal and biennium budgets, and invoice payments.

Receipts collected in fiscal year 1998 totaled \$115,492,412. Additionally, AID operations expenses for that same period totaled \$5,289,821.

### Receipts and Expenditures



Receipts



Expenditures

## Consumer Services Division

Phone: (501) 371-2640

(800) 852-5494

Fax: (501) 371-2749



Jackie Smith  
Director

<i>Director</i> . . . . .	<i>Jackie Smith</i>
<i>Insurance Investigator</i> . . . . .	<i>Mamie Ruth Williams</i>
. . . . .	<i>Linda Bird</i>
. . . . .	<i>Jackie Sutterfield</i>
. . . . .	<i>Larry Cagle</i>
<i>Secretary</i> . . . . .	<i>Selina Koosau</i>
. . . . .	<i>Janis Johnson</i>
. . . . .	<i>Angie West</i>
. . . . .	<i>Lynn Ballentine</i>

The Consumer Services Division assists citizens who experience difficulty in resolving insurance problems. The Division is also charged with educating consumers on shopping for insurance products and providing tips on how to recognize the value of insurance.

Additionally, the Division investigates all complaints received by telephone, in writing or through personal office visits. After a complaint is received, contact is made with the companies and consumers involved with the inquiry to determine what action is required.

During 1998, several complaints were received in the Consumer Services Division which were passed on to the Arkansas Insurance Department's Legal and Fraud Divisions. These complaints were ultimately used in the Fraud Division's Operation Cleansweep program, which led to the conviction of several insurance agents. More information about Operation Cleansweep can be found in the Fraud Division's section of this report.

### Outreach Efforts

The Consumer Services Division acts as the Commissioner's

guarding insurance coverage options to workers who have been separated from their jobs. The Division participated in approximately three workshops each month, for a total of 39 sessions during the 1998 calendar year.

### Disaster Relief

As a result of the tornado damage experienced by the community, Consumer Services Investigators spent four full days in Manila, Arkansas, during April 1998. The Division worked in concert with the Disaster Relief Center, answering questions and resolving a number of insurance-related issues for tornado victims.

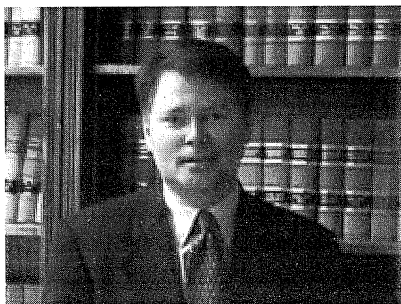
### Consumer Information

The Consumer Services Division makes available to the public a number of brochures including *Auto Guide*, *HIPAA*, *CHIPS*, and *NAIC*-produced materials including *Guide to Life Insurance*; and *Consumer Guide to Homeowner Cancer*. Copies of the booklets may be obtained by contacting the Consumer Services Division.

### Division Highlights

- ☑ **Consumer Services assisted in the collection of \$1,697,511 for Arkansas insurance consumers.**
- ☑ **A total of 3,051 consumer complaint/inquiry files were investigated and closed in 1998.**
- ☑ **The Consumer Services Division received at least 23,695 telephone calls during 1998, or approximately 1,975 calls per month.**

liaison on the Governor's Dislocated Worker Task Force. The Division provides information re-



Mel Anderson  
Deputy Commissioner for Financial  
Regulation/Audit

The Insurance Department's core mission, to protect insurance consumers through effective solvency regulations, is performed in the Finance Division. In fulfilling that role, the Finance Division monitors and conducts periodic examinations of all Arkansas domestic insurance companies.

### ***Division Strengthens Leadership***

In February 1998, Mel Anderson, a certified public accountant and former chief examiner and deputy commissioner with the Indiana Insurance Department, joined the Arkansas Insurance Department (AID) as Assistant Commissioner for Financial Regulations. Under Mr. Anderson's leadership, the Department has received full accreditation from the National Association of Insurance Commissioners (NAIC). This distinction recognizes the Division's ability to monitor solvency and ensure consumer protection.

## ***Finance Division***

***Phone: (501) 371-2665***

### ***Deputy Commissioner for***

<b><i>Financial Regulation/Audit</i></b>	<b><i>Mel Anderson, CPA</i></b>
<b><i>Chief Financial Examiner</i></b>	<b><i>William Woodall, Jr. CFE</i></b>
<b><i>Certified Financial Examiner</i></b>	<b><i>Lynne Nelson, CFE</i></b>
	<b><i>Roy Ridings, Jr. CFE</i></b>
<b><i>Senior Insurance Examiner</i></b>	<b><i>Bill Scrimager, CIE</i></b>
	<b><i>Joe Sullivan</i></b>
	<b><i>Reba Evans</i></b>
	<b><i>Rick Toland</i></b>
<b><i>Market Conduct Examiner</i></b>	<b><i>Doris Johnson</i></b>
<b><i>Insurance Examiner</i></b>	<b><i>David Phillips</i></b>
<b><i>Manager of Financial Analysis</i></b>	<b><i>Leo Liu, CPA</i></b>
<b><i>Asst. Mgr. of Financial Analysis</i></b>	<b><i>Brenda Haggard, CPA</i></b>
<b><i>Chief Financial Analyst</i></b>	<b><i>Tim Jernigan</i></b>
<b><i>Financial Analyst</i></b>	<b><i>Steven Kilgore</i></b>
	<b><i>Derrick Turner</i></b>
<b><i>Admissions Coordinator</i></b>	<b><i>Camille Carpenter</i></b>
<b><i>Securities Custodian</i></b>	<b><i>Malisa Landers</i></b>
<b><i>Secretary</i></b>	<b><i>Retha Davis</i></b>
	<b><i>Annette Craig</i></b>

### ***Examinations Conducted by Teams***

The Finance Division performs financial and market conduct examinations of all Arkansas domestic insurance companies. When deemed appropriate by the Commissioner, the AID Insurance Examiners participate in zone examinations of foreign insurance companies.

Examinations are conducted by a team, comprised of an attorney, an examiner-in-charge, a financial analyst, the chief financial

examiner and additional examiners as needed. This approach brings all relevant Department resources to bear, thereby allowing for more accurate and efficient examinations.

During the 1998 calendar year, 21 financial examinations were conducted in various geographical areas of the state. The scheduling of these exams were based upon statute, and on priority established through the analysis of documents and reports filed with the Arkansas Insurance Department.

## ***Division Highlights***

- ☒ **The Arkansas Insurance Department (AID) received its first accreditation from the National Association of Insurance Commissioners (NAIC) and received one of the top five scores ever recorded for all 50 states.**
- ☒ **The Finance Division is currently coordinating efforts for a study with Arkansas-domestic insurers, to identify and assist those companies that proved to be Y2K non-compliant. This study also includes foreign insurers holding a significant premium impact with Arkansas insureds.**
- ☒ **Arkansas-domestic securities deposits increased by 4.6% from 1997 to 1998 with deposits totaling \$55,927,314. Foreign company securities deposits increased by 3.4% to \$354,182,000.**

Financial and/or market conduct examinations were completed or in the process of completion for the following companies in 1998.

Agents Mutual Insurance Company  
American Home Life Insurance Company  
Decatur Insurance Company  
Denticare of Arkansas, Inc.  
Farmers Home Mutual Fire Insurance Co.  
First Deposit Life Insurance Company  
First Guaranty Insurance Company  
Higginbotham Burial Insurance Company  
Home Mutual Fire Insurance Company  
Logan County Farmers Mutual Aid Assoc.  
Mid American Century Life Insurance Co.  
Old Southwest Life Insurance Company  
Ozark National Life Insurance Company  
Port-O-Call Life Insurance Company  
Providential Life Insurance Company  
Ruffin & Jarrett Insurance Company  
Selected Funeral and Life Insurance Co.  
Southern Pioneer Life Insurance Company  
Southern Pioneer P & C Insurance Company  
USABLE Life  
White River Valley Insurance Company

#### ***Domestic and Foreign Insurance Companies***

Following is a breakdown of business written for domestic and foreign companies doing business in the State of Arkansas as of December 31, 1998.

<u>Type</u>	<u>Domestic</u>	<u>Foreign</u>
Life & Health	47	652
Property & Casualty	12	750
Farmers Mutual Aid Assn.	14	-
Hospital & Medical Service	1	-
Health Maint. Org. (HMOs)	5	5
Fraternal	-	17
Title Insurance Co.	2	19
Totals	81	1,443

#### ***Financial Analysis***

Financial statements and other information filed by Arkansas-domestic insurance companies are reviewed quarterly by the Finance Division. Through multiple levels of review, analysts assess the financial position of those companies by evaluating financial statements, assumptions, reinsurance agreements, mergers, acquisitions and other financial transactions.

Insurance companies transacting business in the state of Arkansas are required to file annual financial statements with the Arkansas Insurance Department. With a few exceptions, all statements were filed by the March 1999 deadline. Companies

unable to demonstrate sufficient reason for delinquent filings were assessed an administrative penalty.

#### ***Admissions Process Reduced to 90 Days***

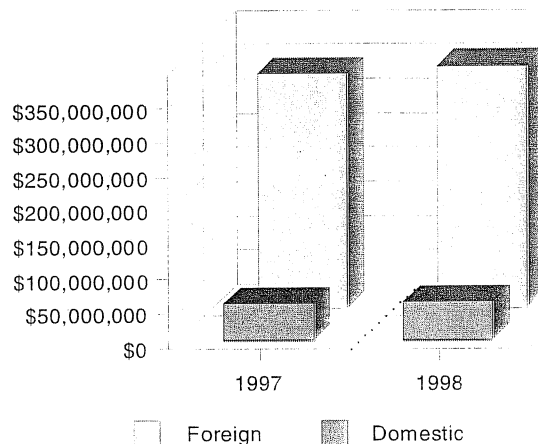
The Admissions unit reviews the requests of companies seeking approval to conduct insurance business in the State of Arkansas. The Department has a targeted 90-day period to process all applications submitted for admissions.

#### ***Securities Deposits Up in 1998***

Securities deposits are handled by the securities custodian and are held in trust at approved Arkansas trustees. In compliance with the Arkansas Insurance Code, deposits are maintained for the benefit and protection of policyholders in the State of Arkansas.

The following chart reflects securities deposits held in calendar years 1997 and 1998.

Securities Deposits



	1997	1998
Foreign	\$342,315,000	\$354,182,000
Domestic	\$ 53,463,314	\$ 55,927,314

#### ***Prepaid Funeral Contracts Regulated***

The Finance Division is charged with ensuring that funeral homes remain in compliance with Act 852 of 1995. To that end, the Division reviews active and matured prepaid funeral benefit contracts, the licensee's annual report, conducts on-site examinations and responds to consumer inquiries to ensure compliance with industry regulations.

On or before June 1, 1998, a total of 173 funeral homes were issued prepaid funeral permits. Before permits were issued, the organization's net worth certifications, outstanding and unfulfilled sales contracts, and other documents were reviewed.



Andrea May  
Director

## Human Resources Division

Phone: (501) 371-2818

Director . . . . . **Andrea May**  
Payroll Officer . . . . . **Linda Bynum**  
Secretary . . . . . **Doris Broadway**  
Department Receptionist/Switchboard . . . . . **Vacant**

The Human Resources Division was established in 1996 to facilitate the continuing and significant growth of the Arkansas Insurance Department (AID). A major role of the Division is to ensure compliance with state and federal hiring practices and all other employee/employer related issues.

The Human Resources Division strives to assist each AID Division in locating and acquiring the best possible candidates for all available positions. To promote smooth transitions and overall Department efficiency, the Division seeks to fill positions in a timely manner.

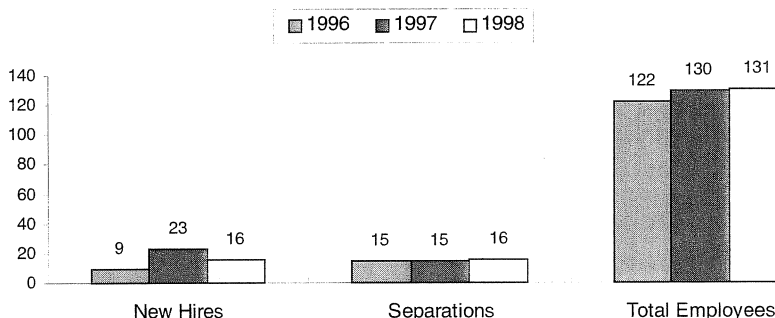
Committed to the concept of equal employment opportunity, the Arkansas Insurance Department does not discriminate in its employment practices regarding race, color, national origin, sex, religion, age or disability.

### AID In Compliance With Executive Order 98-04

On February 27, 1998, Governor Mike Huckabee issued Executive Order 98-04, which established mandatory guidelines and procedures in the areas of employment, grants, contracts, and purchasing. This order is intended to prevent waste, abuse or the appearance of impropriety in state government. Compliance includes certain disclosure requirements, all of which have been satisfied and are maintained within the Human Resources Division.

### Employee Retention Rate Steady

The Human Resources Division files monthly, quarterly and annual reports as required by state and federal reporting policies. The following chart reflects AID's employee retention rate during calendar years 1996 through 1998.



## Division Highlights

- ☑ The Human Resources Division participated in a Summer Worker Program, offering youth first-hand experience in state government.
- ☑ The Arkansas Insurance Department is in total compliance with Executive Order 98-04, which establishes mandatory guidelines and procedures regarding employment, contracts, grants and purchasing procedures for state employees and officials.
- ☑ The Human Resources Division participates in programs offering important education and updates on changing laws, procedures, and policies which relate to the human resources industry.



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## *State Insurance Department Receives Technology Award*

Governor Mike Huckabee and North Dakota Insurance Commissioner Glenn Pomeroy presented the 1998 NAIC National Technology of the Year Award to Arkansas Insurance Commissioner Mike Pickens during a ceremony earlier this year.

Presentation of the award marked the second consecutive year the National Association of Insurance Commissioners (NAIC) has honored the Arkansas Insurance Department (AID) for its advanced technological capabilities. The award, presented annually, recognizes technological achievements of state insurance departments and is intended to raise public awareness of advancements made in the states.

Arkansas was the first among the 50 states to implement the NAIC's State Regulation 2000 initiatives. The purpose of the initiatives is to foster efficiency -- by streamlining and strengthening the industry for state regulators -- as we head into the 21<sup>st</sup> century, according to the NAIC.

"The Arkansas Insurance Department has been aggressive about technology improvements and is preparing to move aggressively ahead to be ready for the challenges of state regulators in the next century," Commissioner Pomeroy, 1998 NAIC President, said.

The AID has implemented several programs that directly attributed to its success in receiving the award including the following improvements:

- Electronic agent testing and licensing system
- Electronic rate and form filings (SERFF)
- Internet and diskette agent licensing appointments (SIRCON and PIN)

- Electronic Consumer Complaint Submission, Tracking, Trending and Resolution System (CSD)
- Insurance Company Licensing (ALERT)
- New Company and Agent Fee Accounting System
- Fraud Prosecution Case Management System
- National Agent and Company Investigation and Administrative Action Tracking System (PDB, RIRS and SAD)

Commissioner Pickens praised the State Department of Information Services and its Director Michael Hipp for contributions in helping the AID achieve such technological prominence. "Our partnership

is a model implementation of Governor Huckabee's philosophy that state agencies should work together for the good of the citizens of Arkansas," Commissioner Pickens stated.

Additionally, Commissioner Pickens announced three initiatives expected to take place in Arkansas in 1999. They were premium tax collections via electronic funds transfer; agent licensing electronic funds

transfer; and enhanced consumer complaints submission, tracking, trending and resolution system.

Due to the state's nationally-recognized leadership in technology achievements, Commissioner Pickens was asked to serve as vice-chairman of the NAIC Regulatory Re-engineering Committee.

In this \$750 billion insurance industry, The State of Arkansas continues to be on the cutting edge of advanced technology.



Left to Right: Chief Information Officer James Winningham, 1998 NAIC President Glenn Pomeroy, Governor Mike Huckabee, Commissioner Mike Pickens



James Winningham  
Chief Information Officer

## Information Systems Division

Phone: (501) 371-2657

<i>Chief Information Officer</i> . . . . .	<i>James Winningham</i>
<i>Technical Assistant to the CIO</i> . . . . .	<i>Melinda Green</i>
<i>Director of Computer Operations</i> . . . . .	<i>Don Howard</i>
<i>Systems Administrator</i> . . . . .	<i>Britt Simmons</i>
<i>Chief Developer</i> . . . . .	<i>Don Cordes</i>
<i>Report Development Specialist</i> . . . . .	<i>Lanan Ray</i>

### Division Highlights

- ☑ The Information Systems Division worked with the License Division to interface the AID to the NAIC Producer Information Network (PIN), which allows electronic appointments through the Internet.
- ☑ The National Association of Insurance Commissioners (NAIC) presented the 1998 Technology of the Year Award to the Arkansas Insurance Department. The Information Systems Division was vital to the Department's success in earning this award.
- ☑ Information Systems assisted the License Division in improving the overall system of license issuance and renewals. These changes resulted in the development of new forms and the installation of a machine, which dramatically reduced the number of hours and overtime costs previously necessary for license mailings.

### THE 1998 STRATEGY FOR SUCCESS

#### *Technology is the Engine*

In the Arkansas Insurance Department (AID), the Information Systems Division is the hub of technological advancement and support. Technology is the engine that powers increase in quality and quantity of services.

In 1998, increase and growth were experienced in several Divisions of the AID. For example, a number of technological improvements were implemented, which paved the way for successful achievement of the National Association of Insurance Commissioners (NAIC) 1998 Technology of the Year Award. Among the 50 states eligible, Arkansas was the only state to implement all the technological advances necessary to receive the award.

#### *People are the Power*

If technology is the engine of success, people are the power that drives the engine. The successes achieved in 1998 hinged on confidence in the people throughout the Arkansas Insurance Department who use the technology. The Information Systems Division has identified and developed key users of technology in Divisions throughout the AID. These individuals are key to maximizing overall Department efficiency and have proven to be

more effective than simply increasing Information Systems staff.

#### *Management is the Lubricant*

Like any other machinery, the engine of technology—driven by its people—will not run smoothly or for an extended period of time without the proper lubricant. Lubricant in this instance is symbolic of a unified management team. Information Systems could not successfully empower users in other Divisions without the cooperation and enthusiastic support of AID's Division Directors.

### 1998 ACHIEVEMENTS

Technological improvements impacted a wide range of AID functions, some of which are listed below.

#### *Agent and Agency Licensing Appointments*

Information Systems worked with the License Division to improve license issues, renewals, and appointments. New forms were developed and new equipment was installed, which worked together to substantially decrease the number of hours necessary to process mailings in the License Division. In addition to a machine, which folds and seals the mailouts, the overall quality of license products has been improved.

In November 1998, Information Systems completed the installation of software interfaces to the Producer Information Network (PIN). The PIN system allows appointments to be made via the insurance regulatory Intranet. This new system is in addition to the SIRCON system, which was already supported by the AID.

The Division continued its work to improve the support for maintenance of the AID's agent and company database. This included new software, which allows the License Division more flexibility in working with data. Improvements were also made to the COSMOS system introduced in 1997 as the backbone in management of the agent and company database.

#### ***Revenue Processing***

Improvements were made to the Routeslip Revenue Processing system. This change provided for more computerized support for balance checking and check research. Additionally, incoming revenue processing has been reduced from two weeks to as little as two days.

#### ***Annual Statements***

The Information Systems Division worked with the Finance Division as it prepared for the National Association of Insurance Commissioners (NAIC) accreditation exam. Assistance was given in retrieving annual statement data from the NAIC database in Kansas City, Missouri.

#### ***Client-Server Systems***

The AID continued its move from character-based systems to client/server systems. In cooperation with the Fraud Division and with support from the Arkan-

sas Department of Information Systems, Information Systems assisted in the identification, procurement and implementation of a new system for insurance fraud management. This update in technology brought another change from the old character-based support systems to a client/server system.

The Public Employee Claims Division received assistance from Information Systems to convert to a new claims processing system, which also utilizes a client/server architecture.

#### ***Local Area Network Increased to 10 Times its Original Capacity***

Information Systems improved its internal local area network (LAN) by implementing higher bandwidth equipment. This resulted in improved internal and external communications. The new hardware allows LAN communications at 12.5 million characters per second, compared to the former output of 1.25 million characters per second. This equates to an increased throughput 10 times that previously available on the Department network.

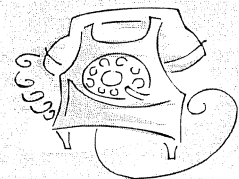
#### ***Insurance Industry Prepared for Y2K***

According to independent studies, such as one developed by the Gartner Group, the insurance industry is second only to the banking industry in preparation for successful entry into the year-2000 (Y2K).

In preparation for the year-2000, the AID began in 1998 to assemble resources to allow more extensive review of all Arkansas-domestic insurance companies and non-domestic insurance companies that hold a major market share of the Arkansas

insurance industry. In 1999, Peterson Worldwide, LLC, a well-known firm employed in the field of finance and Y2K-related insurance company evaluations, will conduct expanded reviews of insurance companies doing business in Arkansas. Based on the outcome of the Peterson review, any company determined to be unprepared for Y2K will receive the necessary technical assistance from the AID to ensure continued solvency and to assure protection of insurance consumers.

The AID conducted an internal Y2K Preparedness Assessment, in response to an independent survey sponsored by the Governor's office. The study identified no uncorrected factors, which would have a major impact on the AID's operations in the year-2000 and beyond.



#### **Phones Are Ringing**

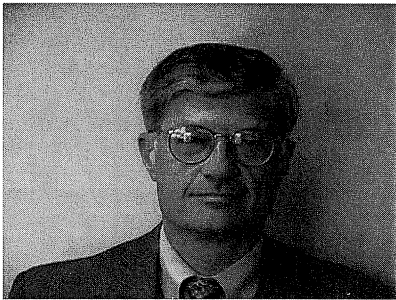
Following is a record of calls received by three divisions within the AID. These numbers reflect a minimum number of calls for these Divisions.

License	59,048
Consumer Services	23,695
Property & Casualty	<u>8,737</u>

Division's Total      91,480

That computes to:

7,623 per month  
1,905 per week  
381 per day



Marty Nevrla  
Director

## Insurance Fraud Investigation Division

Phone: (501) 371-2790

Fax: (501) 371-2799

<i>Director</i>	<i>Martin J. Nevrla</i>
<i>Attorney Supervisor</i>	<i>Danny Broadrick</i>
<i>Senior Staff Attorney</i>	<i>Thomas J. Pendowski</i>
<i>Staff Attorney</i>	<i>Raymond Boyles</i>
<i>Chief Investigator</i>	<i>S. D. Roff</i>
<i>Investigator (WCFIU)</i>	<i>William J. Bryan</i>
	<i>Ken L. Wilder</i>
	<i>Brian White</i>
<i>Investigator</i>	<i>Gregory T. Shaddox</i>
	<i>Patrick O'Kelley</i>
<i>Administrative Assistant</i>	<i>Shirley Pegg</i>
<i>Legal Secretary</i>	<i>Evelyn Brown</i>
	<i>Jeannie LaCour</i>

### Division Highlights

- ☑ **The Fraud Division experienced a 100% conviction rate in 1998, on 36 prosecuted cases.**
- ☑ **A total of \$541,587 in fines and restitution was imposed as a result of convictions through the Fraud Division.**
- ☑ **The Division received 582 referrals, opened 103 criminal investigations, and referred 52 criminal prosecutions during calendar year 1998.**

The Insurance Fraud Investigation Division was created in 1997 to investigate and prosecute all types of insurance fraud. The Division includes the Workers' Compensation Fraud Investigation Unit, which began operating in October 1993.

The Fraud Division carries out its statutory mandate by receiving referrals from various sources, including insurance companies, employers, agents, employees and interested citizens. The Division then conducts investigations to determine if criminal violations of the law have occurred. Investigations that result in criminal violation findings are referred to the appropriate local prosecuting attorney.

The Insurance Fraud Division has the power to issue subpoenas, compel the production of documents, and administer oaths. Division attorneys are

authorized to be appointed as special deputy prosecuting attorneys.

#### 1998 Activity Report

Following is a report of activity for calendar year 1998.

- Received 582 referrals
- Opened 103 criminal investigations
- Referred 52 cases for criminal prosecution
- Experienced 100% conviction rate with 36 successful prosecutions
- Fines and restitution totaling \$242,879 and \$298,706, respectively, were imposed with varying terms of incarceration and probation.

#### Case Management Modernization

As part of an effort to become more effective in dealing with its large caseload, the Fraud Division

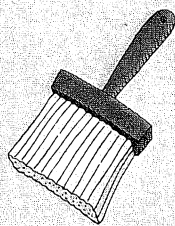
sion invested in state-of-the-art case management software. Implementation of the new system will move referrals to the investigation stage more quickly and relieve investigators of tedious data entry so that more time can be spent in the field. Laptop computers have been purchased for use in the field to eliminate redundant recording of investigation reports and for rapid response to new developments. Additional modernization efforts are planned for 1999.

#### ***Anti-Fraud Education***

In addition to its enforcement activities, the Insurance Fraud Investigation Division publishes a semi-annual fraud newsletter and engages in extensive educational efforts through presentations at conferences, and professional and civic organizations. Anyone interested in receiving the newsletter or having a presentation made should contact the Fraud Division at (501) 371-2790.

#### ***Referrals for Insurance Fraud Investigation***

A suspected case of insurance fraud may be reported to the Insurance Fraud Investigation Division at **1200 West Third Street, Little Rock, AR 72201-1904**. A referral form, Form REF, is preferred but not required. The form may be obtained by contacting the Fraud Division or by copying it from the Arkansas Insurance Department website at [www.state.ar.us/insurance](http://www.state.ar.us/insurance) or call us at (501) 371-2790.



## **Operation Cleansweep**

**"Operation Cleansweep," a statewide investigation of insurance agent fraud, was conducted by the Insurance Fraud Investigation Division beginning early 1998. The investigation culminated in July 1998, with felony warrants being issued against nine agents and one individual. The charges resulted in jail terms for illegal agent activity such as theft of premiums, the filing of false claims, fraudulent premium financing and selling insurance without a proper license. The Operation received significant media coverage throughout the state and brought not only agent fraud but also insurance fraud in general, to the public's attention. The Fraud Investigation Division intends to continue executing special operations targeting specific areas of insurance fraud.**





Jay Morgan  
General Counsel

## Division Highlights

- ☑ Jay Morgan was recently hired as the Arkansas Insurance Department's General Counsel, and in that capacity directs the Department's Legal Division.
- ☑ The Legal Division drafted 65 legislative Bills, all of which were enacted in the most recent legislative session.
- ☑ Fines and fees totaling \$128,628 were collected through the Legal Division during 1998.

The primary responsibility of the Legal Division of the Arkansas Insurance Department is to serve as legal counsel for the Insurance Commissioner and staff. To this end, the Legal Division offers counsel, advice, conducts research, and represents the Commissioner or staff in lawsuits or other proceedings.

In other duties, the Legal Division drafts legislation, rules, directives, legal opinions, and investigates consumer complaints. This Division also assists with adoption of reports for financial examinations on Arkansas-domestic insurers, HMOs and farmers' mutual aid associations.

## Legal Division

Phone: (501) 371-2820

Fax: (501) 371-2629

<i>General Counsel</i>	<i>Jay Morgan</i>
<i>Chief Counsel</i>	<i>Jean Langford</i>
<i>Associate Counsel</i>	<i>Leslie Fiskien</i>
	<i>Roger McNeil</i>
	<i>Booth Rand</i>
	<i>Robert L. Roddey</i>
<i>Management Project Analyst</i>	<i>Mary Coney</i>
<i>Investigator</i>	<i>Joie Tester</i>
<i>Administrative Assistant</i>	<i>Terry Scott</i>
<i>Legal Secretary</i>	<i>Debbie Ballard</i>
	<i>Mary Ann Wornock</i>
<i>Document Examiner</i>	<i>Gussie Loring</i>

Additionally, the Legal Division maintains records of corporate transactions on insurers, including name and address changes and domestication status. Division attorneys represent the Department in administrative hearings and court appeals pertaining to a) licensees' alleged insurance code or rule violations and b) insurance company acquisitions, mergers, reinsurance agreements and similar transactions.

Division services to the public include giving information to consumers, insurance companies and other licensees about insurance, insurance companies, and other licensees.

### Summary and Analysis of Significant Activity in 1998

Following is the Legal Division's 1998 summary of significant activity:

Company hearings held	4
Agent hearings conducted	21
Continuing education violations (consent orders entered)	103
Insurers fined for delinquent filings	50
Rules and Regulations proposed	37
Rules and Regulations finalized	17
Insurer corporate changes processed	354
Certificates of compliance issued	424
Certifications issued	38
New accredited and trustee reinsurers admitted	7
Renewed accredited and trustee reinsurers admitted	23
Registration for reinsurance intermediary brokers	10
Renewed reinsurance intermediary brokers	1
Financial examination orders promulgated - Arkansas-domestic	24

- A. Insurer and Other Licensee's Orders of Suspension, Continued Suspension, Revocation or Cancellation of Certificate of Authority/Licenses Issued to:

Acceptance Casualty Insurance Company  
American Standard Life and Accident Insurance Company



Centennial Life Insurance Company  
 Commonwealth General Insurance Company  
 Fidelity Mutual Life Insurance Company  
 GHS Fire Insurance Company  
 Home Insurance Company  
 Imperial Casualty & Indemnity Company  
 Insurance Corporation of America, a  
     Texas Insurer  
 Insurance Corporation of America  
 National Dental Mutual Insurance Company,  
     a Risk Retention Group  
 Northwestern National Insurance Company  
 Pinnacle Insurance Company  
 Protective National Insurance Company  
     of Omaha, a Nebraska Insurer  
 Statesman National Life Insurance Company,  
     a Texas Insurer  
 United Equitable Insurance Company  
 United Southern Assurance Company  
 United Life Insurance Company  
 Wisconsin Mortgage Assurance Corporation,  
     a Wisconsin Company

B. Orders Issued on Code Exemptions, Corporate Transactions, Penalties and Other Matters as to:

- Acquisition of control of American National Life Insurance Company, an Arkansas corporation, by American Financial Group, Inc.; et al
- Application for approval of the acquisition of control of Arkansas National Life Insurance Company by Service Corporation International and SCI Financial Services, Inc.
- Application for approval of the acquisition of control of Arkansas National Life Insurance Company by Forethought Life Insurance Company
- Application for approval of the acquisition of Cosmopolitan Life Insurance Company by Stephen E. Whitwell
- Proposed exemption of certain Directors and Officers liability policies from the Separate Defense Cost Limits of Ark. Code Ann. §23-79-307(5)
- The distribution of Fire Insurance Premium Turnback Funds regarding Crawford County Fire District No. Six.
- The distribution of Fire Insurance Premium Turnback Funds regarding Sylvan Hills Fire District No. 6 and Pulaski County

Fire Protection District No. 5 ("Sherwood Fire District")

- Proposed exemption from the filing and approval requirements of Ark. Code Ann. §§23-63-506, et seq., in regard to the change of controlling entity of Providential Life Insurance Company
- Prudential Insurance Company of America
- United Healthcare of Arkansas, Inc.
- US Able Corporation's request for exemption from Ark. Code Ann. §23-63-506 for various stock transfers of US Able Life

C. Agent, Broker or Agency Penalty Orders Issued to:

Bruton, Ronald H. - Emergency License Suspension  
 Crum, Joyce Elaine & All-Risk Insurance Agency, Inc. - License Suspension  
 Dinger, Mark W. - Emergency License Suspension (Felony Arrest)  
 English, Alan L. & Cavalier Ins. Corp. of Arkansas - License Suspension  
 Ezell, Sr., Charles D. - Emergency License Suspension  
 Foster, Glenn W. - Emergency License Suspension  
 Foster, Glenn W. - License Revoked  
 Hammond, Jerry L. - License Revoked (Felony)  
 Johnston, Mark E. - License Revoked  
 Jones, Mary Bayne - Emergency License Suspension  
 Jones, Mary Bayne - License Revoked  
 Kimmel, Dorothy S. - Consent Order - Penalty  
 McGaugh, Louis F. - Emergency License Suspension  
 McGaugh, Louis F. - License Surrendered  
 Reynolds, Mark - License Suspension  
 Stanley, Gary Allen - License Suspension  
 Washington, Eddie Mae - Consent Order - Penalty  
 Washington, Eddie Mae - License Revoked  
 Wood, Raymond Glynn - License Surrendered (Hot Checks)

***Certificates of Insurance***

The following Certificates of Authority (C/A) were cancelled as indicated by specific groupings. The dates noted are effective dates of cancellation.

A. Arkansas Certificates of Authority Cancelled Due to Mergers:

- Atlas Life Insurance Company merged into Reassure America Life Insurance Company and Atlas' original Ark. C/A No. 518 was returned and cancelled. 9/30/98.
- Munich Reinsurance Company, U.S. Branch merged into American Re-Insurance Company and Munich's Ark. C/A No. 1523 was returned and cancelled effective 7/1/97. (Transaction occurred as of 7/30/98.)
- Commonwealth Life Insurance Company merged into Monumental Life Insurance Company and Commonwealth's Ark. C/A No. 1670 was returned and cancelled. 11/30/98
- Capital Security Life Insurance Company merged into Monumental Life Insurance Company and Capital 's Ark C/A No. 1951 was returned and cancelled. 11/30/98
- Chubb Sovereign Life Insurance Company merged into Jefferson Pilot Financial Insurance Company and Chubb's Ark. C/A No. 1652 was returned and cancelled. 7/1/98
- Georgia International Life Insurance Company merged into Integon Life Insurance Corporation and Georgia's Ark. C/A No. 1245 was returned and cancelled. 10/1/97 (Transaction occurred as of 6/11/98.)
- Lincoln Liberty Life Insurance Company merged into American Merchants Life Insurance Company and Lincoln's Ark. C/A No. 107 was returned and cancelled. 9/30/98
- Munich American Reinsurance Company merged into American Re-Insurance Company and Munich's Ark. C/A No. 1523 was returned and cancelled. 7/1/97 (This transaction occurred as on 7/30/98.)
- (The) Mercantile and General Reinsurance Company of America merged into (The) TOA-RE Insurance Company of America and Mercantile's Ark. C/A No.

625 was returned and cancelled. 12/31/97 (This transaction occurred as of 4/28/98.)

- Independent Life and Accident Insurance Company merged into American General Life and Accident Insurance Company and Independent's Ark. C/A No. 2226 was returned and cancelled. 12/31/97 (This transaction occurred in February 1998.)
- State Auto Life Insurance Company merged into Investors Life Insurance Company of Indiana and State's Ark. C/A No. 1698 was returned and cancelled. 7/9/97 (This transaction occurred 2/19/98.)
- Transport Life Insurance Company merged into American Travellers Life Insurance Company and Transport's Ark. C/A No. 215 was returned and cancelled. 6/30/97 (This transaction occurred 8/5/98.)
- Independent Life and Accident Insurance Company merged into American General Life and Accident Insurance Company, and Independent's Ark. C/A No. 2226 was returned and cancelled. 12/31/97 (This transaction occurred in January 1998.)

B. Arkansas Certificates of Authority Cancelled Due to Receivership:

- Commonwealth General Insurance Company's Ark. C/A 2098 was cancelled by Order 98-81 due to continued receivership proceedings in its domiciliary state. 9/17/98
- American Standard Life & Accident Life Insurance Company's Ark. C/A No. 1572 was cancelled due to continued receivership proceedings in its domiciliary state. 5/18/98

C. Arkansas Certificates of Authority Returned for Voluntary Cancellation:

- Southern United Life Insurance Company voluntarily withdrew from Arkansas and its Ark. C/A No. 1048 was returned and cancelled. 7/27/98



Fred Stiffler, Jr.  
Director

## License Division

Phone: (501) 371-2750

<i>Director</i>	<i>Fred Stiffler, Jr.</i>
<i>Investigator/Exam Supervisor</i>	<i>Joan May</i>
<i>Administrative Assistant</i>	<i>Kathy Stimpson</i>
<i>Document Examiner</i>	<i>Barbara Gordon</i>
	<i>Alice Gosvenor</i>
	<i>Willie Hemphill</i>
	<i>Lisa Hunt</i>
	<i>Elaine Johnson</i>
	<i>Judith Jones</i>
	<i>Margaret Miller</i>
	<i>Ricky Short</i>
	<i>Sheila Weeks</i>

In addition to the licensing of individuals, firms and corporations, the License Division is responsible for the issuance of all risk retention licenses. Additionally, the Division is responsible for the billing and collection of all license fees and for the printing and disbursing of license renewals. The Division produces approximately 200,000 company renewals annually. In 1998, the Division began the issuance of viatical broker licenses.

As a major function of the Arkansas Insurance Department (AID), the License Division maintains historical records of all licenses and appointments - for individuals or companies - ever licensed with the AID.

The Division approves providers for pre-license and continuing education programs, including instructors and training materials. In 1998, the License Division was given the additional responsibility of registering procutors for correspondent course exams.

### *Continuing Education*

All agents and brokers are required to meet annual continuing education (CE) requirements. Failure to meet those requirements in a timely manner could result in the AID's issuance of consent orders, or the setting of

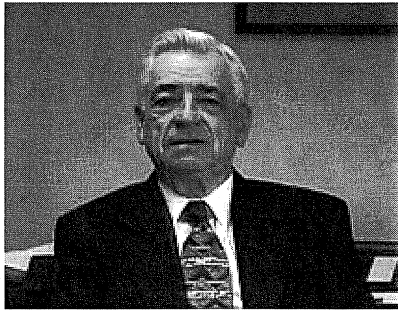
hearings to address non-compliance with insurance regulations. In an effort to provide additional notification of CE requirements, the Division plans, in 1999, to outsource the coordination of continuing education procedures.

Following is a summary of the License Division's transactions as of December 31, 1998.

- 32,475 active agents, brokers, adjusters
- 2,855 licensed agencies
- 429,043 active company appointments
- 32,391 new appointments
- 12,653 appointment terminations
- 5,284 address changes
- 3,337 license additions/deletions
- 400 new agency licenses
- 7,382 appointments processed/returned for deficiencies
- 1,545 processed walk-in requests
- 59,048 telephone calls
- 5,495 license certificates
- 5,095 processed continuing education certificates
- 574 consent orders issued/processed
- 5,083 reviewed providers, courses, and instructors
- 2,772 form requests mailed

## Division Highlights

- ☑ **The License Division was first in the 50 states to allow online submission and appointments via SIR-CON. In 1999, Arkansas will become the third state in the nation to allow PIN appointments through the Internet system.**
- ☑ **In 1998, agent's license exams were expanded and offered in four locations including El Dorado, Fayetteville, Little Rock and Memphis where agents are given a photo license, immediately upon successful completion of the exam.**
- ☑ **The License Division received 59,048 telephone calls in 1998. This equates to:**
  - **4,920 calls per month**
  - **1,230 calls per week**
  - **246 calls per day**



John Shields  
Director

## Life & Health Division

Phone: (501) 371-2800

Fax: (501) 371-2748

**Director** . . . . . **John Shields**  
**Certified Rate and Form Analyst** . . . . . **Claudia Meeks**  
**Rate and Form Analyst** . . . . . **Marie Bennett**  
. . . . . **Rosalind Minor**  
. . . . . **J. Harris Shearer**  
**Secretary** . . . . . **Polly Reinold**

### Division Highlights

- ☑ Medicare, cancer and long term care forms filings were up more than 25% from 1997.
- ☑ Life and Health Division continues to work with various organizations on issues surrounding the Life and Health industry.
- ☑ Rate filings were up 54% from the 1997 calendar year.

The Life and Health Division is responsible for general regulation of life and health insurance transacted in the State of Arkansas. The Division's primary function is the review and approval of forms, rates, and advertising. Contracts are examined for format, content and clarity. The Division must approve premiums for individual health policies, and must ensure that claims on health policies provide an acceptable relationship to the premiums charged.

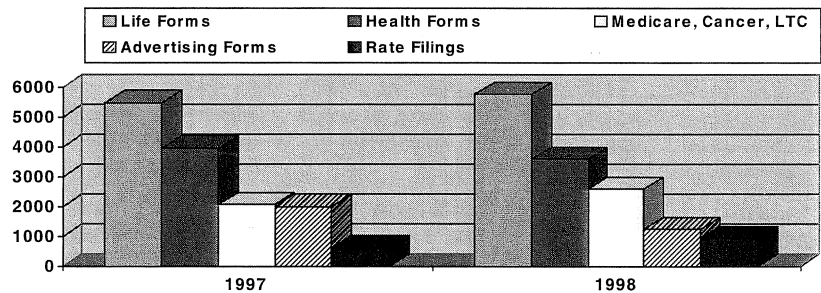
The Life and Health Division reviews contracts for life and annuity, variable, and guaranteed interest policies. Also under this team's preview are equity-indexed annuities, funeral insurance, credit life and disability, individual and group health plans. This Division also reviews disability income, long term care, Medicare supplements, supple-

mental benefits and contracts of health maintenance organizations (HMOs).

In addition, the Division regulates the issuance of permits for charitable annuity foundations, and life and continuing care facilities.

### Forms Report

The following chart reflects the forms filed for calendar years 1997 and 1998.



	1997	1998
Life Forms	5,467	5,749
Health Forms	3,950	3,583
Medicare, Cancer, LTC	2,062	2,591
Advertising Forms	1,993	1,252
Rate Filings	612	943

### Internet Filings

The Life and Health Division worked with the Property and Casualty Division to implement the System for Electronic Rate and Form Filing (SERFF). This system is designed to provide efficiency in the rate and form filing process. Electronic filers will reduce time and cost by using the SERFF system.

### Policy Issues

The Balanced Budget of 1996 resulted in many changes in insurance laws, including Long Term Care, group health insurance and Medicare (Medigap) policies. Consequently, insurance companies are making numerous changes to existing plans to meet industry regulations. Some issues, however, still await rulings on specific requirements from the U. S. Department of Health and Human Services.

<sup>4</sup> The Division also works with attorneys, actuaries, consumer groups and other organizations on various life and health issues.



Steve Uhrynowycz  
Deputy Receiver

## Liquidation Division

Phone: (501) 371-2776

Fax: (501) 374-0101

Deputy Receiver . . . . . Steve Uhrynowycz  
Administrative Assistant . . . . . Cindy Furrer  
Bookkeeper . . . . . Cheryl Ringgold  
Claims Assistant/Receptionist . . . . . Sandra Seymour

### Division Highlights

- ☑ The Liquidation Division as Administrator of and on behalf of the Arkansas Property and Casualty Guaranty Fund, provided benefits to Arkansas insureds and claimants resulting from 28 non-domestic property and casualty insurance company receiverships.
- ☑ The Liquidation Division is responsible for the management of four domestic insurance company receiverships; one prepaid funeral trust, and 35 ancillary insurance company receivership estates.
- ☑ The Liquidation Division as Administrator of and on behalf of the Arkansas Life and Disability Insurance Guaranty Association, provided benefits to Arkansas insureds and claimants resulting from nine non-domestic and two domestic life and health insurance company receiverships.

The Liquidation Division manages the day-to-day affairs of insolvent insurance company estates and prepaid funeral benefit trusts. This Division acts on behalf of the Commissioner, who is the official receiver.

During 1998, the Division was responsible for the management of four domestic insurance company receiverships; one prepaid funeral benefit trust, and 35 ancillary insurance company receivership estates.

Following is a category breakdown of receiverships managed during calendar year 1998.

#### Domestic (Arkansas) Insurance Companies

Employers Equitable Life Insurance Company  
First Citizens Life Insurance Company  
Green and Clay County Farmers Mutual Aid Association  
National Savings Life Insurance Company

#### Prepaid Funeral Benefit Trust

Will's Funeral Home, Inc.

#### Ancillary Insurance Receiverships

Allied Fidelity Fire Insurance Company  
American Druggist Insurance Company  
American Fidelity Fire Insurance Company  
American Mutual Insurance Company of Boston  
American Mutual Liability Insurance Company  
Andrew Jackson Casualty Insurance Company  
Carriers Insurance Company  
Cotton Belt Insurance Company  
Enterprise Insurance Company  
Equity General Insurance Company  
Excalibur Insurance Company  
First Southern Insurance Company  
Great Global Insurance Company  
Holland American Insurance Company  
Ideal Mutual Insurance Company  
Inter-American Insurance Company of Illinois  
Intercontinental Insurance Managers  
Mid-American Life Insurance Company  
Midland Insurance Company  
Mission Insurance Company, Inc.  
Mission National Insurance Company  
Mutual Fire, Marine and Inland Insurance

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Mutual Security Life Insurance Company  
Ohio General Insurance Company  
Pacific Marine Insurance Company  
Paxton National Insurance Company  
Pinetop Insurance Company  
Rockwood Insurance Company  
Southwestern National Insurance Company  
Standard Fire Insurance Company  
Transit Casualty Insurance Company  
Union Indemnity Insurance Company  
United Equitable Life Insurance Company  
West General Insurance Company  
Western Employers Insurance Company

The Division also administers the Arkansas Property and Casualty Guaranty Fund (APCGF), which provides benefits to Arkansas insureds and claimants of insolvent property and casualty insurance companies. During 1998, APCGF—as appropriate—adjusted, settled or litigated claims involving the following non-domestic insurance company receiverships.

American Eagle Insurance Company  
American Mutual Insurance Company of Boston  
American Mutual Liability Insurance Company  
Andrew Jackson Casualty Insurance Company  
Carriers Insurance Company  
Cotton Belt Insurance Company  
Employers Casualty Insurance Company  
Employers National Insurance Company  
First Southern Insurance Company  
Great Global Insurance Company  
Ideal Mutual Insurance Company  
Insurance Corporation of America  
Integrity Insurance Company  
Intercontinental Insurance Managers  
Lutheran Benevolent Insurance Exchange  
Midland Insurance Company  
Mission Insurance Company, Inc.  
Mission National Insurance Company  
Ohio General Insurance Company  
Pacific Marine Insurance Company  
Premier Alliance Insurance Company  
Rockwood Insurance Company  
Standard Fire Insurance Company  
Transit Casualty Insurance Company  
Union Indemnity Insurance Company  
United Southern Assurance Company  
West General Insurance Company  
Western Employers Insurance Company

Finally, the Division administers the Arkansas Life and Disability Insurance Guaranty Association (ALDIGA), which does for life and disability insurance insureds and claimants of Arkansas what APCGF does for property and casualty insureds and claimants. During 1998, ALDIGA provided benefits to Arkansas insureds and claimants as a result of the following domestic and non-domestic insurance company receiverships.

American Standard Life Insurance Company  
Centennial Life Insurance Company  
Confederation Life Insurance Company  
Employers Equitable Life Insurance Company  
Executive Life Insurance Company  
First Citizens Life Insurance Company  
Investment Life Insurance Company  
Kentucky Central Life Insurance Company  
Mid-Continent Life Insurance Company  
National American Life Insurance Company  
Universe Life Insurance Company



## Property & Casualty Division

Phone: (501) 371-2800

Fax: (501) 371-2748



Lenita Blasingame  
Director

<i>Director</i>	<i>Lenita Blasingame</i>
<i>Senior Rate and Form Analyst</i>	<i>Alexa B. Grissom</i>
	<i>Becky Harrington</i>
	<i>Edith Marie Roberts</i>
	<i>Royce Wigley</i>
	<i>Carol King Stiffler</i>
<i>Secretary</i>	<i>Nancy J. Horton</i>
	<i>Michelle Fahey</i>
<i>Receptionist</i>	<i>Betty Montesi</i>

The Property and Casualty Division is responsible for monitoring and regulating rate and form filing activities. All insurers transacting business in the State of Arkansas for marine, surety, and property and casualty coverage must submit their forms to this Division for approval. The forms are then reviewed to ensure compliance with State law.

All rates, and requests to change rates, are filed with the Property and Casualty Division. Since Arkansas is considered a competitive rating state, rate changes are denied only if such changes are deemed excessive, inadequate or unfairly discriminatory.

In other responsibilities, the Property and Casualty Division works closely with the Consumer Services Division and handles all workers' compensation complaints.

### ***Technology Changes Improve Division***

The Property and Casualty Division worked cooperatively with the Department's Life and Health Division to begin testing and implementing the System for Electronic Rate and Form Filing (SERFF) program. This program is designed to improve efficiency in insurance companies' rate and form filings, by reducing the time and cost customary for regula-

tory filings. The National Association of Insurance Commissioners (NAIC) continues to implement improvements to the SERFF system which foster overall efficiency within the Division.

### ***High Risk Pools Declining***

High-risk markets are developed for areas where mandated coverage cannot be obtained from a company willing to voluntarily underwrite the risk. These markets have been developed for workers' compensation, and for homes located in areas with little or no fire protection.

The chart below reflects a significant decline in both workers'

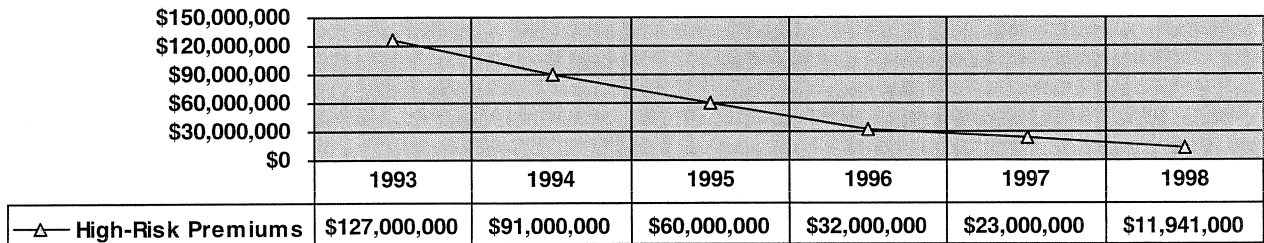
## **Division Highlights**

- ☑ The Property and Casualty Division began using the System for Electronic Rate and Form Filing (SERFF) in early 1998. This system allows for more efficient and cost-saving methods in filing required forms, as well as the storage and analysis of those reports.
- ☑ The Property and Casualty Division reviewed a total of 31,039 form and rate filings in 1998.
- ☑ The Division was heavily involved in several task forces created by Commissioner Pickens. The Task Forces explored ways to--
  - Reduce cost of automobile and homeowner insurance
  - Examine possible deregulation of commercial lines insurance
  - Make earthquake insurance available to all interested Arkansas residents

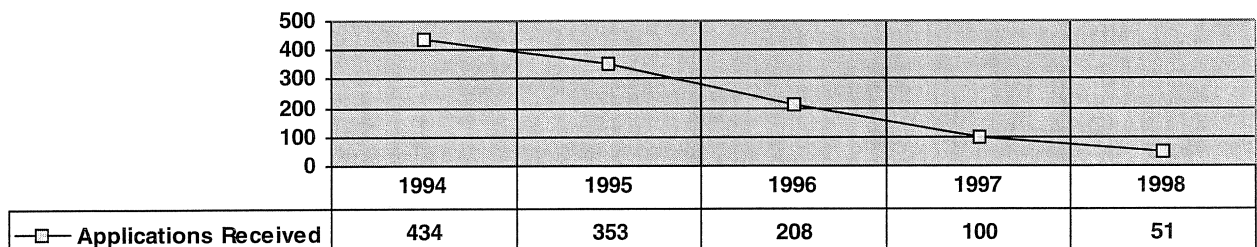
compensation and automobile high-risk activity. This drastic decline indicates that Arkansans are saving money on insurance purchases, as they are able to increase their participation in the voluntary market where rates are generally lower.

The workers' compensation chart outlines total high-risk premiums written in the State of Arkansas for the years 1993-1998. The drop in applications for auto risk plans means that more insurers are willing to write policies on individuals previously considered a high risk.

### Workers' Compensation High-Risk Premiums



### Automobile High-Risk Applications



### Workers' Compensation Rates Decrease

Workers' compensation rates declined again in 1998 for the fourth consecutive year. Additionally, workers' compensation rates have not increased in more than six years.

### Property and Casualty Division Plays Major Role in Task Forces

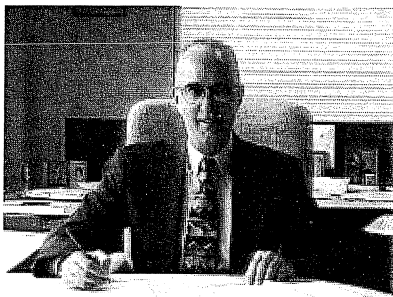
The Property and Casualty Division worked closely with the following task forces in 1998:

- **Personal Lines Task Force**—designed to determine ways to reduce auto insurance
- **Commercial Lines Task Force**—created to examine issues surrounding possible deregulation of portions of the commercial lines market
- **Earthquake Task Force**—this committee met at least monthly to develop the framework for a mechanism to make earthquake insurance available to all interested residents. The committee prepared a report for presentation to the 1999 Arkansas Legislative body. The Arkansas Earthquake Authority Board was established as a result of the findings of this task force.

# Public Employee Claims Division

Phone: (501) 371-2700

Fax: (501) 371-2733



Bill Luce  
Director

The Public Employee Claims Division (PECD) is responsible for the management of workers' compensation claims filed each year by state employees.

The State of Arkansas provides workers' compensation coverage to the employees of state agencies, colleges, universities, vo-tech schools, and local boards and commissions. This coverage is also provided for emergency services volunteers who are accidentally injured while performing duties for officials of the State of Arkansas.

The PECD received a total of 2,871 claims during the 1998 calendar year. The year ended with 1,187 lost-time claims remaining open.

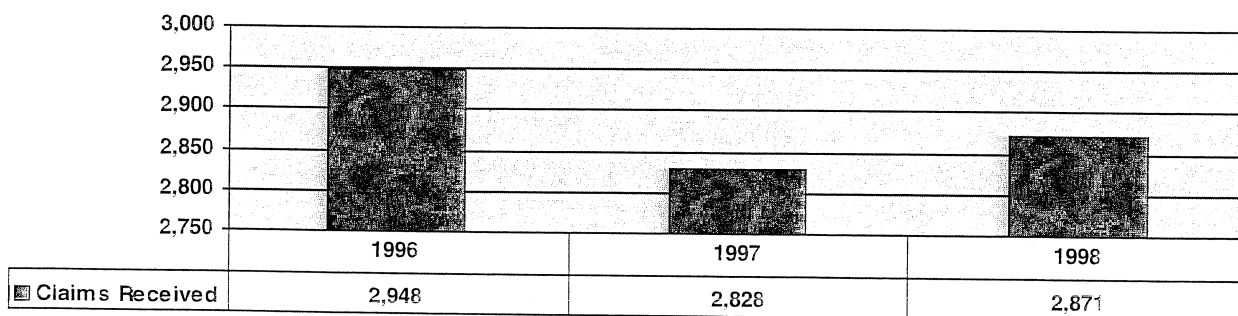
## Claims Payments Down

Claims received during 1998 were down (2.6%) from 1996, however 1998 brought a slight increase (1.5%) from the previous year.

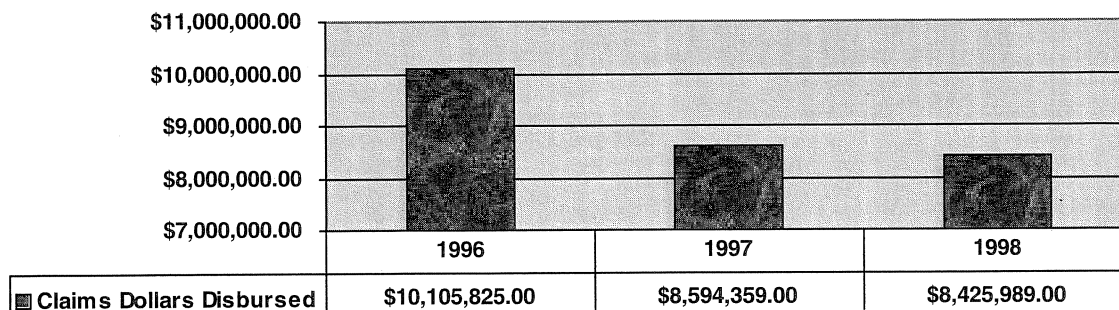
<b>Director</b>	Bill Luce
<b>Assistant Director</b>	Alan McClain
<b>Management Project Analyst</b>	Margie Duncan
<b>Attorney</b>	Dick Smith
	Vacant
<b>Claims Manager</b>	Linda Amaden
	Linda Corpier
	Muriel Hicks
	Otis Palmer
	Doris Taylor
	Harriette Upshaw
<b>Assistant Claims Manager</b>	Marlys Bost
<b>Insurance Representative</b>	Patti Capps
<b>Accounting Technician</b>	Sandra Schwall
<b>Legal Secretary</b>	Ruth Burns
<b>Secretary</b>	Frankie Goodson
	Linda Moore
	Rhonda Murphy
	Tiphannie Nelson
<b>Document Examiner</b>	Vacant

## Division Highlights

- ☒ The Public Employee Claims Division began education programs to make state agencies aware of early reporting initiatives such as Telephonic Fax Reporting, available for the "first report" of injuries.
- ☒ Public Employee Claims worked toward the completion of a Workers' Compensation Claims Management software program, which enables the Division to offer claims experience to state agencies.
- ☒ The Public Employee Claims Division implemented a Medical Cost Containment program, which is expected to provide long-term savings in workers' compensation claims.



While the number of claims filed for 1998 increased, total claims dollars disbursed for that period decreased. Workers' compensation payments for state employees decreased substantially (19.9%) over the past two years, saving more than \$1.6 million.



Due to the 1993 major initiatives to improve workers' compensation laws, the Public Employee Claims Division's legal staff is devoting more time to case preparation. This includes investigations to determine cause of impairment, time and place of accident, and other issues pertinent to resolving a claim.

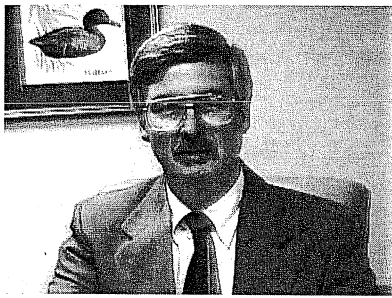
#### ***Claims Management More Efficient, Productive***

Claims Managers have become more productive by improving their ability to devote more time to claims investigation. This change is due to caseloads being restructured, thereby creating manageable work assignments. The current PECD Claims Managers operate and function in ways consistent with their private counterparts.

Technical assistance, for reporting job-related injuries and claims reporting, is provided to public employers and employees through workshops and seminars throughout the state.

#### ***Integrated Disability Management Program Expected to Produce Efficiency***

The Integrated Disability Management program, developed in conjunction with the Arkansas Rehabilitation Services, is designed to find ways to produce a mutually beneficial approach to workers' compensation issues for employees and employers. This goal could be achieved through preventing and reducing injury risks and illness, by mitigating damages associated with injury and illness, and in retaining job productivity.



Drew Carpenter  
State Risk Administrator

## ***Risk Management Division***

***Phone: (501) 371-2690***

<b><i>State Risk Administrator . . . . .</i></b>	<b><i>Drew Carpenter</i></b>
<b><i>Senior Risk Specialist . . . . .</i></b>	<b><i>Mark Guinee</i></b>
<b><i>Risk Specialist . . . . .</i></b>	<b><i>Kathy Reichstadt</i></b>
<b><i>. . . . .</i></b>	<b><i>Roland Robinson</i></b>
<b><i>Management Support Technician . . . . .</i></b>	<b><i>Carol Nunn</i></b>

### **Division Highlights**

- ☑ **Efficiency in Risk Management Division yields \$3.2 million in annual premium savings.**
- ☑ **The Risk Management Division implemented the national professional appraisal association counsel of Marshall Swift Valuation Service, thereby offering accurate and uniform appraisals.**
- ☑ **Today's insurance cost in some state agencies is equal to approximately 10% of the original cost experienced prior to establishing the Risk Management Division.**

The Risk Management Division has been established to reduce the cost of insurance and surety bonding to state agencies, and to analyze and make recommendations on loss control and safety programs.

This Division is staffed with professionals who deal with the entire spectrum of the highly technical and complex areas of risk management and insurance. The knowledge and skills of Division staff have brought a new level of success to the Department, a level not experienced when insurance was purchased by less knowledgeable personnel.

For example, before the Risk Management Division was established, state agencies were often under-insured or over-insured with coverage ranging from 50% to 200% of actual property value.

#### ***Proper Risk Management Saves State \$3.2 Million Annually***

While some sectors of the industry may experience rate increases, through its Risk Management Division, the Arkansas Insurance Department (AID) has proven that substantial premium reductions can be experienced—even with substantial increases in coverage.

This reality began nearly 20 years ago with a foundation of trust and a willingness to change,

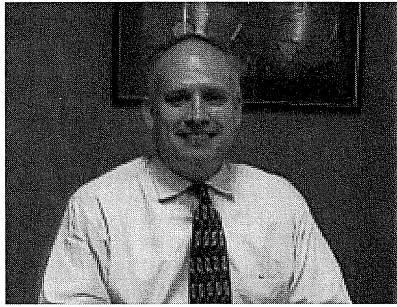
as AID's Risk Management team began working closely with the Department of Corrections to evaluate the agency's insurance needs.

In 1980, insurance coverage for the Department of Corrections included its buildings, contents, and mobile equipment. The premium was 0.86 per \$100, with an annual premium of \$203,341 on \$24,000,000 policy value.

Currently, the Department of Corrections has a policy value of \$394,000,000, including building, contents, mobile equipment, \$75 million in earthquake coverage, boiler/machinery, flood coverage and various reporting policies—all for the cost of 0.07 per \$100.

Without the keen eye for property values, commitments to perform effective evaluations, and to securing the best possible rates, the annual premium—based on the 1980 rate for the Department of Corrections' current policy value—would total \$3,405,736. Based on the current premium of \$281,445, the annual savings are \$3,202,395. This is just one example of many success stories experienced in the Risk Management Division.

The Commissioner, Risk Management team and the entire AID staff delight in seeing the results of our efforts measured in a way all Arkansans can appreciate and enjoy.



Ray Morris  
Director

## Senior Health Insurance Information Program

Phone: (501) 371-2782  
(800) 224-6330

*Director . . . . . Ray Morris*  
*Volunteer Coordinator Developer . . . . . Marcia Winkle*  
*Executive Secretary . . . . . Lasondra Hunt*

The Seniors Health Insurance Information Program (SHIIP) is designed to provide one-on-one insurance counseling to senior citizens in Arkansas. This service is provided by volunteers and is the insurance component of Health Care Financing Administration (HCFA) which provides services to eligible Medicare beneficiaries in Arkansas.

### **January**

- AARP Chapter Program at Cammack
- Shopping for Long Term Care
- North Arkansas Medical Center

### **February**

- Medicare Maze
- Beneficiary Services Advisory Council Meeting

### **March**

- Immunization Conference
- NAIC Conference
- Alzheimers Speaking Engagement
- Medicare Maze

### **April**

- St. Joseph's Event Active Aging Wellness After 60
- St. Joseph's Event Active Aging Wellness After 60
- White River AAA Training
- Medicare Supplement
- Adult Health Fair

### **May**

- Medicare Maze
- Video Conference
- St. Joseph's Event Active Aging Wellness Over 60
- St. Joseph's Event Active Aging Wellness Over 60
- St. Joseph's Event Active Aging Wellness Over 60
- HCFA Meeting
- LTC Seminar
- St. Joseph's Event Active Aging Wellness Over 60
- Nursing Home Workshop
- Senior Entergy Fair
- St. Joseph's Event Active Aging Wellness Over 60
- Older Arkansas' Day
- Senior Entergy Fair
- Regional Health and Fitness
- Spirit of 110 Meeting-DHS
- Rural Development Conference

### **June**

- Diabetes
- Senior Entergy Fair
- Medicare Maze
- NAIC Meeting
- Inter Agency Training-Written Business Communication
- Foster Grandparent/Senior Companion

### **July**

- Stroke Seminar
- Malvern Diabetes Group
- Medicare Maze
- Faulkner County State Retiree Association

- Long Term Care
- Parkinson's Disease Support Group
- Roll-out Meeting
- AAA Caseworker Meeting

### **August**

- AARP
- Medicare Maze
- Medicare Maze

### **September**

- NAIC Meeting
- ICA Conference
- Senior Day
- Medicare + Choice Training
- Entergy Day
- Health Fair
- Entergy Day

### **October**

- Entergy Fair
- Aging Conference

### **November**

- Medicare Maze

### **December**

- Arkansas Economic Development

# Property and Casualty Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
25178	STATE FARM MUTUAL AUTO INS CO	\$ 259,084,066	\$ 23,391,301,384	\$ 74,579,164,950	\$ 32,813,006,657	\$ 41,766,158,293
18325	SOUTHERN FARM BUREAU CAS INS CO	\$ 185,445,942	\$ 406,349,263	\$ 1,867,426,426	\$ 784,360,783	\$ 1,083,065,643
23388	SHELTER MUTUAL INS CO	\$ 125,894,945	\$ 652,571,378	\$ 1,304,010,956	\$ 585,450,029	\$ 718,560,927
13757	FARM BUREAU MUTUAL INS CO OF AR INC	\$ 100,897,405	\$ 100,897,405	\$ 146,885,840	\$ 72,084,381	\$ 74,801,458
25143	STATE FARM FIRE AND CASUALTY CO	\$ 98,870,205	\$ 8,634,312,106	\$ 16,995,628,406	\$ 11,397,421,854	\$ 5,598,206,552
19232	ALLSTATE INS CO	\$ 88,293,346	\$ 13,388,703,342	\$ 37,176,125,305	\$ 23,775,413,182	\$ 13,400,712,123
21628	FARMERS INSURANCE CO INC	\$ 87,875,729	\$ 753,399,354	\$ 113,183,899	\$ 50,335,725	\$ 62,848,173
24767	ST PAUL FIRE & MARINE INS CO	\$ 35,422,943	\$ 1,587,554,766	\$ 13,342,494,492	\$ 10,393,104,670	\$ 2,949,389,823
23787	NATIONWIDE MUTUAL INS CO	\$ 34,278,573	\$ 3,992,001,539	\$ 18,076,219,460	\$ 8,837,073,634	\$ 9,239,145,826
20443	CONTINENTAL CASUALTY CO	\$ 33,136,513	\$ 3,051,208,655	\$ 23,148,588,750	\$ 17,204,114,895	\$ 5,944,473,855
21687	MID-CENTURY INSURANCE CO	\$ 22,769,890	\$ 1,297,402,253	\$ 2,787,552,774	\$ 1,976,695,753	\$ 810,857,021
24260	PROGRESSIVE CASUALTY INS CO	\$ 22,138,973	\$ 439,455,991	\$ 3,386,468,305	\$ 2,417,666,942	\$ 968,801,363
37478	HARTFORD INS CO OF THE MIDWEST	\$ 21,190,606	\$ 1,152,746,379	\$ 134,672,830	\$ 65,113,973	\$ 69,558,857
24775	ST PAUL GUARDIAN INS CO	\$ 20,579,275	\$ 456,883,188	\$ 37,110,044	\$ 17,740	\$ 37,092,304
25941	UNITED SERVICES AUTO ASSOC	\$ 20,576,766	\$ 3,090,401,470	\$ 9,657,404,200	\$ 3,653,337,963	\$ 6,004,066,237
10251	AMERICAN UNDERWRITERS INSURANCE CO	\$ 19,273,588	\$ 19,273,588	\$ 10,026,904	\$ 6,429,895	\$ 3,597,009
21873	FIREMANS FUND INS CO	\$ 18,641,524	\$ 1,578,554,977	\$ 10,465,087,148	\$ 7,121,101,796	\$ 3,343,985,957
20486	TRANSCONTINENTAL INSURANCE CO	\$ 16,983,915	\$ 1,352,266,466	\$ 929,757,945	\$ 676,914,476	\$ 252,843,469
19445	NATIONAL UNION FIRE INS CO OF PITTS	\$ 16,622,134	\$ 4,141,490,012	\$ 14,999,684,321	\$ 9,694,356,456	\$ 5,305,327,865
40371	COLUMBIA MUTUAL INS CO	\$ 15,464,032	\$ 55,930,177	\$ 127,627,476	\$ 66,681,534	\$ 60,945,942
23035	LIBERTY MUTUAL FIRE INS CO	\$ 15,212,623	\$ 3,513,197,255	\$ 2,474,450,192	\$ 1,707,977,590	\$ 766,472,602
21970	GENERAL ACCIDENT INS CO OF AMERICA	\$ 14,665,985	\$ 622,779,592	\$ 3,536,575,303	\$ 1,680,710,729	\$ 1,855,864,574
20494	TRANSPORTATION INS CO	\$ 14,610,583	\$ 1,387,230,592	\$ 438,168,911	\$ 342,819,297	\$ 95,349,614
24791	ST PAUL MERCURY INSURANCE CO	\$ 14,515,503	\$ 556,297,534	\$ 70,656,437	\$ 34,889	\$ 70,621,548
25674	TRAVELERS INDEMNITY CO OF IL	\$ 14,456,477	\$ 2,095,153,736	\$ 240,363,391	\$ 167,883,677	\$ 72,479,714
28401	AMERICAN NATIONAL PROPERTY & CAS CO	\$ 14,419,171	\$ 355,428,129	\$ 433,765,163	\$ 261,018,304	\$ 172,746,859
23361	SHELTER GENERAL INSURANCE CO	\$ 14,182,540	\$ 79,648,098	\$ 127,784,988	\$ 69,888,570	\$ 57,896,418
10111	AMERICAN BANKERS INS CO OF FL	\$ 13,163,421	\$ 1,308,287,924	\$ 798,853,233	\$ 494,690,621	\$ 304,162,612
23779	NATIONWIDE MUTUAL FIRE INS CO	\$ 13,128,522	\$ 2,194,642,804	\$ 2,489,202,182	\$ 1,243,037,792	\$ 1,246,164,390
42919	PROGRESSIVE NORTHWESTERN INS CO	\$ 12,962,557	\$ 593,505,258	\$ 711,480,457	\$ 509,048,645	\$ 202,431,812
20281	FEDERAL INS CO	\$ 12,721,865	\$ 3,060,741,091	\$ 11,386,700,878	\$ 8,598,482,426	\$ 2,788,218,452
10677	CINCINNATI INS CO	\$ 12,274,058	\$ 1,444,090,055	\$ 5,460,849,721	\$ 2,443,950,574	\$ 3,016,899,147
25135	STATE AUTOMOBILE MUTUAL INS CO	\$ 12,198,750	\$ 321,875,529	\$ 1,163,692,583	\$ 472,522,305	\$ 691,170,278
19704	AMERICAN STATES INS CO	\$ 11,537,627	\$ 624,250,325	\$ 2,686,384,929	\$ 1,222,300,742	\$ 1,464,084,187
38911	UNION STANDARD INS CO	\$ 11,095,177	\$ 44,357,947	\$ 87,282,699	\$ 58,127,151	\$ 29,155,548
21180	JOHN DEERE INS CO	\$ 10,913,856	\$ 311,619,439	\$ 676,761,290	\$ 429,837,093	\$ 246,924,197
13935	FEDERATED MUTUAL INS CO	\$ 10,792,042	\$ 737,230,704	\$ 2,475,885,916	\$ 1,585,664,454	\$ 890,221,466
20699	CIGNA PROPERTY & CASUALTY INS CO	\$ 10,656,549	\$ 479,200,736	\$ 2,607,974,722	\$ 1,714,916,185	\$ 893,058,541
35289	CONTINENTAL INS CO	\$ 10,562,396	\$ 1,496,484,514	\$ 2,157,979,976	\$ 1,630,112,516	\$ 527,867,460
31895	AMERICAN INTERSTATE INS CO	\$ 10,369,901	\$ 146,444,667	\$ 158,564,061	\$ 98,990,001	\$ 59,574,060
21415	EMPLOYERS MUTUAL CASUALTY CO	\$ 9,374,273	\$ 377,800,588	\$ 1,259,380,659	\$ 716,629,430	\$ 542,751,229
22306	MASSACHUSETTS BAY INS CO	\$ 9,229,240	\$ 387,703,036	\$ 18,156,155	\$ 56,467	\$ 18,099,688
23450	AMERICAN FAMILY HOME INS CO	\$ 9,218,563	\$ 145,420,139	\$ 265,953,870	\$ 186,050,671	\$ 79,903,202
19437	LEXINGTON INS CO	\$ 9,081,360	\$ 986,232,954	\$ 2,789,802,329	\$ 1,436,042,008	\$ 1,353,760,321
42994	PROGRESSIVE CLASSIC INS CO	\$ 9,058,618	\$ 251,754,563	\$ 182,669,008	\$ 130,880,406	\$ 51,788,602
19240	ALLSTATE IND CO	\$ 8,996,078	\$ 4,336,743,791	\$ 126,471,225	\$ 50,256,440	\$ 76,214,786
20095	BITUMINOUS CASUALTY CORP	\$ 8,962,027	\$ 168,893,655	\$ 520,042,444	\$ 354,444,682	\$ 165,597,761
19682	HARTFORD FIRE INSURANCE CO	\$ 8,923,756	\$ 1,390,148,417	\$ 14,597,461,853	\$ 6,180,141,208	\$ 8,417,320,645
20621	COMMERCIAL UNION INSURANCE CO	\$ 8,850,951	\$ 600,164,954	\$ 2,767,405,917	\$ 2,199,548,499	\$ 567,857,418
37220	DIRECT INS CO	\$ 8,753,870	\$ 51,975,740	\$ 89,108,102	\$ 64,852,520	\$ 24,255,582
11851	MIDLAND RISK INSURANCE CO	\$ 8,444,861	\$ 88,537,009	\$ 52,411,163	\$ 28,891,096	\$ 23,520,067
25968	USAA CASUALTY INSURANCE CO	\$ 8,395,289	\$ 1,680,334,418	\$ 2,552,119,107	\$ 1,648,993,335	\$ 903,125,772
25127	STATE AUTO PROPERTY & CAS INS CO	\$ 8,231,602	\$ 295,833,561	\$ 427,058,089	\$ 273,144,507	\$ 153,913,582
25704	FARMERS & MERCHANTS INS CO	\$ 8,070,067	\$ 30,363,778	\$ 70,723,350	\$ 30,455,467	\$ 40,267,883
13269	ZENITH INS CO	\$ 7,719,721	\$ 261,145,984	\$ 1,136,559,177	\$ 790,876,870	\$ 345,682,308
11371	GREAT WEST CASUALTY CO	\$ 7,430,561	\$ 471,987,442	\$ 800,387,132	\$ 559,948,358	\$ 240,438,774
25151	STATE FARM GENERAL INS COMPANY	\$ 7,280,294	\$ 1,179,609,165	\$ 1,358,336,572	\$ 873,150,166	\$ 485,186,406
19178	SOUTHERN GUARANTEE INS CO	\$ 6,989,417	\$ 74,637,370	\$ 209,133,187	\$ 121,088,227	\$ 88,044,960
30104	HARTFORD UNDERWRITERS INS CO	\$ 6,780,098	\$ 959,033,206	\$ 866,832,359	\$ 523,385,333	\$ 343,447,026
11185	FOREMOST INS CO	\$ 6,666,152	\$ 196,162,900	\$ 589,141,703	\$ 385,295,854	\$ 203,845,849
24430	RELIANCE NATIONAL INDEMNITY CO	\$ 6,657,501	\$ 1,029,455,453	\$ 243,248,891	\$ 105,063,920	\$ 138,184,971
21962	PENNSYLVANIA GENERAL INS CO	\$ 6,593,800	\$ 379,471,761	\$ 455,667,931	\$ 269,977,317	\$ 185,690,614
13528	BROTHERHOOD MUTUAL INS CO	\$ 6,583,600	\$ 90,912,776	\$ 114,275,750	\$ 63,194,400	\$ 51,081,349
22063	GOVERNMENT EMPLOYEES INSURANCE CO	\$ 6,572,645	\$ 1,735,827,848	\$ 6,490,344,172	\$ 3,500,503,998	\$ 2,989,840,174
19690	AMERICAN ECONOMY INSURANCE CO	\$ 6,565,786	\$ 587,128,069	\$ 1,414,570,783	\$ 909,115,215	\$ 505,455,568
24422	LEGION INSURANCE CO	\$ 6,532,111	\$ 662,683,541	\$ 453,536,962	\$ 288,207,101	\$ 165,329,861
15725	CAMERON MUTUAL INSURANCE COMPANY	\$ 6,478,112	\$ 50,781,689	\$ 51,555,533	\$ 34,148,976	\$ 17,406,557
20508	VALLEY FORGE INSURANCE CO	\$ 6,448,582	\$ 566,045,319	\$ 775,567,322	\$ 554,479,388	\$ 221,087,934
28746	GUIDANT CASUALTY INSURANCE CO	\$ 6,170,529	\$ 23,207,625	\$ 8,159,577	\$ 946,469	\$ 7,213,108
25887	US FIDELITY & GUARANTY CO	\$ 6,081,437	\$ 846,269,705	\$ 7,505,894,381	\$ 6,446,641,066	\$ 1,059,253,315
26042	WAUSAU UNDERWRITERS INS CO	\$ 5,960,391	\$ 290,449,032	\$ 688,014,912	\$ 627,623,888	\$ 60,391,024
16047	SOUTHERN PIONEER PROP & CAS INS CO	\$ 5,810,495	\$ 6,013,285	\$ 7,544,382	\$ 3,227,413	\$ 4,316,969
39357	TRAVELERS INS CO ACCIDENT DEPT	\$ 5,774,311	\$ 242,290,914	\$ 41,243,524,572	\$ 36,289,659,395	\$ 4,953,865,177
24457	RELIAANCE INS CO	\$ 5,740,657	\$ 1,523,969,007	\$ 6,289,259,798	\$ 4,540,625,594	\$ 1,748,634,204
15512	AUTOMOBILE CLUB INTERINSURANCE EXCH	\$ 5,716,532	\$ 81,985,997	\$ 105,779,635	\$ 53,341,908	\$ 52,437,729
26891	IGF INS CO	\$ 5,651,118	\$ 143,278,522	\$ 113,884,562	\$ 82,650,581	\$ 31,233,981



# Property and Casualty Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
19305	ASSURANCE COMPANY OF AMERICA	\$ 5,609,930	\$ 648,167,813	\$ 25,030,857	\$ -	\$ 25,030,857
21490	ARKWRIGHT MUTUAL INS CO	\$ 5,425,725	\$ 277,340,252	\$ 1,757,820,092	\$ 841,292,214	\$ 916,527,877
44393	WEST AMERICAN INSURANCE CO	\$ 5,385,457	\$ 789,706,548	\$ 1,948,331,778	\$ 1,184,327,253	\$ 764,004,525
21458	EMPLOYERS INS OF WAUSAU A MUTUAL CO	\$ 5,373,024	\$ 704,091,071	\$ 2,825,909,258	\$ 2,250,909,258	\$ 575,000,000
10723	COLONIAL INS CO OF WI	\$ 5,360,908	\$ 341,291,420	\$ 111,196,477	\$ 58,186,464	\$ 53,010,013
21164	DAIRYLAND INS CO	\$ 5,350,630	\$ 382,296,374	\$ 859,620,906	\$ 609,935,319	\$ 249,685,589
20427	AMERICAN CASUALTY CO OF READING PA	\$ 5,329,560	\$ 484,388,437	\$ 1,579,718,636	\$ 1,035,875,354	\$ 543,843,282
25658	TRAVELERS IND CO	\$ 5,298,765	\$ 1,107,829,622	\$ 11,012,392,666	\$ 7,878,113,266	\$ 3,134,279,400
40258	AMERICAN INTERNATIONAL SOUTH INS CO	\$ 5,287,008	\$ 186,323,468	\$ 24,565,095	\$ -	\$ 24,565,095
23043	LIBERTY MUT INS CO	\$ 5,223,340	\$ 1,406,716,753	\$ 19,445,029,681	\$ 13,377,529,116	\$ 6,067,500,565
35386	FIDELITY & GUARANTY INS CO	\$ 5,150,419	\$ 574,804,025	\$ 14,653,371	\$ 26	\$ 14,653,345
13838	FARMLAND MUTUAL INSURANCE CO	\$ 5,115,156	\$ 95,642,059	\$ 178,981,134	\$ 103,271,737	\$ 75,709,397
21881	NATIONAL SURETY CORP	\$ 5,061,040	\$ 448,409,331	\$ 556,027,392	\$ 435,250,293	\$ 120,777,099
37214	AMERICAN STATES PREFERRED INS CO	\$ 4,957,561	\$ 371,478,961	\$ 189,961,429	\$ 124,350,554	\$ 65,610,875
19530	STATE AUTO NATIONAL INSURANCE CO	\$ 4,899,468	\$ 30,368,898	\$ 31,672,164	\$ 19,401,198	\$ 12,270,966
25712	TRI-STATE INS CO	\$ 4,895,855	\$ 7,862,780	\$ 211,623,142	\$ 124,202,706	\$ 87,420,437
28452	REPUBLIC MORTGAGE INS CO	\$ 4,845,156	\$ 282,583,509	\$ 870,246,490	\$ 772,459,627	\$ 97,786,863
19615	AMERICAN RELIABLE INS CO	\$ 4,836,498	\$ 137,676,403	\$ 130,077,081	\$ 83,060,204	\$ 47,016,877
26069	WAUSAU BUSINESS INS CO	\$ 4,831,131	\$ 292,197,450	\$ 375,294,325	\$ 369,675,107	\$ 5,619,218
34649	CENTRE INS CO	\$ 4,749,647	\$ 190,215,933	\$ 103,833,796	\$ 25,756,991	\$ 78,076,805
35882	GEICO GENERAL INSURANCE CO	\$ 4,730,224	\$ 1,558,143,876	\$ 94,625,352	\$ 38,920,490	\$ 55,704,862
16535	ZURICH AMERICAN INS CO	\$ 4,690,319	\$ 1,151,556,669	\$ 5,758,880,946	\$ 4,111,571,704	\$ 1,647,309,240
19380	AMERICAN HOME ASSURANCE CO	\$ 4,660,403	\$ 1,484,090,044	\$ 11,273,879,422	\$ 7,784,606,388	\$ 3,489,273,034
19933	AUDUBON INS CO	\$ 4,537,719	\$ 88,288,224	\$ 235,738,051	\$ 135,071,084	\$ 100,666,967
21652	FARMERS INS EXCHANGE	\$ 4,474,872	\$ 3,382,296,468	\$ 8,429,340,708	\$ 5,665,516,167	\$ 2,763,824,541
35360	GIBRALTAR NATIONAL INSURANCE CO	\$ 4,361,436	\$ 4,361,436	\$ 6,639,910	\$ 3,633,677	\$ 3,006,233
21296	ASSOCIATES INSURANCE CO	\$ 4,332,710	\$ 121,856,002	\$ 485,167,449	\$ 253,422,422	\$ 231,745,027
42846	ATLANTIC CASUALTY INS CO	\$ 4,328,505	\$ 39,410,154	\$ 30,194,117	\$ 2,715,873	\$ 27,478,244
11762	VESTA FIRE INS CORP	\$ 4,267,557	\$ 72,018,765	\$ 801,687,022	\$ 584,406,527	\$ 217,280,495
11401	GUARANTY NATIONAL INS CO	\$ 4,205,682	\$ 259,666,786	\$ 568,223,813	\$ 401,014,196	\$ 167,209,617
22977	LUMBERMENS MUTUAL CASUALTY CO	\$ 4,162,193	\$ 1,146,078,481	\$ 7,888,343,186	\$ 5,570,174,407	\$ 2,318,168,779
19429	INSURANCE CO OF THE STATE OF PA	\$ 4,155,641	\$ 528,361,962	\$ 1,834,770,534	\$ 1,071,320,807	\$ 763,449,727
24740	SAFECO INS CO OF AMERICA	\$ 4,083,008	\$ 1,477,671,382	\$ 3,121,014,399	\$ 2,216,785,842	\$ 904,228,557
14168	HARLEYSVILLE MUTUAL INS CO	\$ 4,050,866	\$ 302,905,108	\$ 1,004,366,716	\$ 446,823,028	\$ 557,543,688
24384	RANGER INS CO	\$ 4,022,301	\$ 202,504,556	\$ 399,199,659	\$ 323,543,802	\$ 75,655,856
30562	AMERICAN MANUFACTURERS MUT INS CO	\$ 3,947,020	\$ 859,805,816	\$ 799,879,316	\$ 544,735,288	\$ 255,144,028
40134	POTOMAC INS CO OF ILLINOIS	\$ 3,941,924	\$ 235,990,416	\$ 76,517,305	\$ 43,970,121	\$ 32,547,184
19372	NORTHERN INS CO OF NEW YORK	\$ 3,843,076	\$ 356,301,327	\$ 82,664,285	\$ 4,904,583	\$ 77,759,702
37613	FARMERS UNION MUTUAL INS CO	\$ 3,755,604	\$ 3,755,604	\$ 8,737,866	\$ 1,923,521	\$ 6,814,345
36625	OLD RELIABLE CASUALTY CO	\$ 3,746,107	\$ 8,993,310	\$ 7,421,696	\$ 1,536,744	\$ 5,884,952
20613	AMERICAN EMPLOYERS INS CO	\$ 3,713,039	\$ 194,376,315	\$ 902,826,115	\$ 730,682,473	\$ 172,143,642
18767	CHURCH MUTUAL INS CO	\$ 3,692,319	\$ 241,338,426	\$ 439,497,276	\$ 308,185,169	\$ 131,312,107
22217	GULF INS CO	\$ 3,672,962	\$ 539,112,462	\$ 787,115,231	\$ 453,297,842	\$ 333,817,388
24473	UNITED PACIFIC INSURANCE CO	\$ 3,663,269	\$ 543,286,917	\$ 128,865,689	\$ 55,322,937	\$ 73,542,752
29424	HARTFORD CASUALTY INS CO	\$ 3,531,366	\$ 994,799,035	\$ 1,017,937,280	\$ 721,100,187	\$ 296,837,093
41181	UNIVERSAL UNDERWRITERS INS CO	\$ 3,485,471	\$ 567,369,393	\$ 1,409,104,735	\$ 853,589,775	\$ 555,514,960
18295	LAFAYETTE INS CO	\$ 3,413,800	\$ 37,914,231	\$ 68,300,711	\$ 47,847,466	\$ 20,453,245
22837	INTERSTATE INDEMNITY CO	\$ 3,401,777	\$ 74,106,299	\$ 144,322,987	\$ 112,602,961	\$ 31,720,026
39012	SAFECO INS CO OF ILLINOIS	\$ 3,389,825	\$ 519,532,252	\$ 457,115,988	\$ 309,416,573	\$ 147,699,415
18228	FARMERS HOME MUTUAL FIRE INS CO	\$ 3,328,928	\$ 3,328,928	\$ 3,918,579	\$ 1,682,579	\$ 2,236,000
39845	EMPLOYERS REINSURANCE CORP	\$ 3,322,263	\$ 261,693,822	\$ 10,712,038,064	\$ 6,613,481,796	\$ 4,098,556,268
20648	EMPLOYERS FIRE INSURANCE CO	\$ 3,292,892	\$ 307,516,417	\$ 392,548,779	\$ 330,251,637	\$ 62,297,143
41297	SCOTTSDALE INS CO	\$ 3,262,588	\$ 470,805,601	\$ 723,886,954	\$ 480,838,126	\$ 243,048,828
19640	COLUMBIA NATIONAL INS CO	\$ 3,246,715	\$ 40,093,387	\$ 51,550,700	\$ 30,777,949	\$ 20,772,751
25666	TRAVELERS INDEMNITY CO OF AMERICA	\$ 3,144,381	\$ 825,157,690	\$ 451,727,686	\$ 346,858,584	\$ 104,869,102
43575	INDEMNITY INS CO OF NORTH AMERICA	\$ 3,036,926	\$ 463,943,515	\$ 165,453,850	\$ 75,350,205	\$ 90,103,645
21857	AMERICAN INS CO	\$ 2,975,099	\$ 631,974,201	\$ 1,437,948,595	\$ 1,076,625,967	\$ 361,322,628
24074	OHIO CASUALTY INSURANCE CO	\$ 2,924,021	\$ 398,349,726	\$ 2,433,854,881	\$ 1,406,749,583	\$ 1,027,105,299
11207	FREMONT INDEMNITY CO	\$ 2,902,851	\$ 83,088,725	\$ 1,440,296,162	\$ 793,468,639	\$ 646,827,523
25976	UTICA MUTUAL INSURANCE CO	\$ 2,899,211	\$ 250,638,550	\$ 1,640,679,002	\$ 1,192,956,380	\$ 447,722,622
24953	SOUTH CAROLINA INSURANCE CO	\$ 2,874,370	\$ 64,008,862	\$ 82,599,181	\$ 59,638,852	\$ 22,960,329
21709	TRUCK INSURANCE EXCHANGE	\$ 2,844,756	\$ 527,707,674	\$ 1,158,846,552	\$ 749,997,128	\$ 408,849,424
22098	GRAIN DEALERS MUTUAL INS CO	\$ 2,841,187	\$ 39,959,097	\$ 67,483,696	\$ 42,009,786	\$ 25,473,910
10464	CANAL INS CO	\$ 2,810,290	\$ 160,546,512	\$ 561,456,348	\$ 201,575,616	\$ 359,880,733
23809	GRANITE STATE INSURANCE CO	\$ 2,774,532	\$ 581,501,946	\$ 21,985,920	\$ 6,507	\$ 21,979,413
19356	MARYLAND CASUALTY CO	\$ 2,756,691	\$ 239,354,163	\$ 4,060,527,259	\$ 2,645,611,694	\$ 1,414,915,565
24015	NORTHLAND INS CO	\$ 2,749,194	\$ 224,513,284	\$ 526,152,287	\$ 284,257,617	\$ 241,894,670
19879	SECURITY NATIONAL INS CO	\$ 2,742,624	\$ 111,852,610	\$ 16,857,532	\$ 264,193	\$ 16,593,339
22292	HANOVER INS CO	\$ 2,742,380	\$ 583,459,935	\$ 3,137,057,423	\$ 1,871,012,999	\$ 1,266,044,424
10340	NOBEL INS CO	\$ 2,724,729	\$ 65,438,064	\$ 81,130,273	\$ 66,113,555	\$ 15,016,718
27235	AUTO CLUB FAMILY INS CO	\$ 2,720,603	\$ 21,635,378	\$ 24,975,166	\$ 13,289,168	\$ 11,685,997
11118	FEDERATED RURAL ELECTRIC INS CORP	\$ 2,715,563	\$ 49,046,786	\$ 126,897,686	\$ 92,915,863	\$ 33,981,823
36838	GENERAL AGENTS INS CO OF AMER INC	\$ 2,672,757	\$ 46,667,958	\$ 191,143,367	\$ 121,317,403	\$ 69,825,964
16691	GREAT AMERICAN INSURANCE CO	\$ 2,665,284	\$ 397,860,719	\$ 3,711,115,810	\$ 2,448,276,450	\$ 1,262,839,360
42978	AMERICAN SECURITY INSURANCE CO	\$ 2,618,399	\$ 390,221,301	\$ 421,985,188	\$ 242,916,394	\$ 179,068,794

# Property and Casualty Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
25534	TIG INS CO	\$ 2,600,133	\$ 621,506,743	\$ 2,778,490,167	\$ 1,816,713,961	\$ 961,776,206
24147	OLD REPUBLIC INSURANCE CO	\$ 2,590,986	\$ 258,192,123	\$ 1,235,038,886	\$ 714,951,989	\$ 520,086,897
19410	COMMERCE & INDUSTRY INSURANCE CO	\$ 2,588,984	\$ 188,809,244	\$ 3,169,960,117	\$ 2,127,967,463	\$ 1,041,992,654
20532	CLARENDON NATIONAL INS CO	\$ 2,587,065	\$ 867,201,231	\$ 502,254,872	\$ 278,974,559	\$ 223,280,313
24678	ROYAL INDEMNITY CO	\$ 2,567,952	\$ 626,206,513	\$ 1,057,501,454	\$ 766,218,255	\$ 291,283,199
23469	AMERICAN MODERN HOME INS CO	\$ 2,531,281	\$ 200,275,042	\$ 468,741,181	\$ 333,987,246	\$ 134,753,936
12114	NATIONAL SECURITY FIRE & CAS CO	\$ 2,527,539	\$ 21,633,330	\$ 42,574,143	\$ 17,502,601	\$ 25,071,541
37362	GENERAL STAR INDEMNITY CO	\$ 2,514,701	\$ 304,440,127	\$ 950,812,387	\$ 605,484,949	\$ 345,327,438
24139	INTERNATIONAL BUS & MERC REASSUR CO	\$ 2,495,910	\$ 21,268,603	\$ 356,780,830	\$ 256,410,886	\$ 100,369,944
38067	ECONOMY PREFERRED INS CO	\$ 2,493,820	\$ 260,441,723	\$ 7,792,990	\$ 2,825	\$ 7,790,164
22667	CIGNA INS CO	\$ 2,488,054	\$ 479,575,384	\$ 1,099,540,678	\$ 674,248,698	\$ 425,291,983
29459	TWIN CITY FIRE INSURANCE CO	\$ 2,474,572	\$ 701,837,568	\$ 314,146,053	\$ 199,517,421	\$ 114,628,632
33049	STATE VOLUNTEER MUTUAL INS CO	\$ 2,472,786	\$ 83,955,008	\$ 518,242,531	\$ 388,824,659	\$ 129,417,869
14559	GUIDEONE SPECIALTY MUTUAL INS CO	\$ 2,408,437	\$ 170,211,766	\$ 126,032,768	\$ 85,053,632	\$ 40,979,136
19488	AMERISURE INS CO	\$ 2,388,079	\$ 137,017,784	\$ 370,095,537	\$ 275,098,931	\$ 94,996,606
29858	MORTGAGE GUARANTY INS CORP	\$ 2,382,771	\$ 752,680,262	\$ 3,135,526,187	\$ 2,641,977,977	\$ 493,548,210
39942	AMERICAN NATIONAL GENERAL INS CO	\$ 2,381,584	\$ 41,241,046	\$ 66,974,462	\$ 31,597,438	\$ 35,377,024
42404	LIBERTY INS CORP	\$ 2,354,407	\$ 650,386,262	\$ 1,286,260,858	\$ 1,032,469,613	\$ 253,791,245
29467	PROTECTION MUTUAL INS CO	\$ 2,345,810	\$ 251,431,786	\$ 832,998,511	\$ 305,125,329	\$ 527,873,182
21326	EMPIRE FIRE & MARINE INSURANCE CO	\$ 2,292,069	\$ 285,270,159	\$ 517,705,650	\$ 362,315,101	\$ 155,390,549
26247	AMERICAN GUARANTEE & LIABILITY INS	\$ 2,281,061	\$ 436,811,188	\$ 972,753,921	\$ 503,261,740	\$ 469,492,181
35300	ALLIANZ INS CO	\$ 2,272,235	\$ 326,991,451	\$ 4,078,097,696	\$ 388,125,533	\$ 3,689,972,163
40827	VIRGINIA SURETY CO INC	\$ 2,260,823	\$ 651,827,902	\$ 1,386,694,811	\$ 1,056,646,287	\$ 330,048,524
16403	AMERICAN GROWERS INSURANCE CO	\$ 2,236,772	\$ 166,533,550	\$ 95,191,815	\$ 25,915,003	\$ 69,276,813
18910	AMERICAN PROTECTION INSURANCE CO	\$ 2,208,545	\$ 542,897,707	\$ 8,357,895	\$ 2,178,042	\$ 6,179,853
26883	AMERICAN INTL SPECIALTY LINES INS CO	\$ 2,207,412	\$ 790,154,968	\$ 626,389,120	\$ 385,509,276	\$ 240,879,845
41769	ATHENA ASSUR CO	\$ 2,202,157	\$ 37,781,865	\$ 168,474,828	\$ 111,184,431	\$ 57,290,397
33812	VIRGINIA INS RECIPIENT OF RICHMOND VA	\$ 2,172,965	\$ 61,378,809	\$ 288,093,372	\$ 176,265,747	\$ 111,827,625
22284	CALIFORNIA COMPENSATION INS CO	\$ 2,162,199	\$ 363,650,873	\$ 768,654,585	\$ 558,990,844	\$ 209,663,741
25615	CHARTER OAK FIRE INSURANCE CO	\$ 2,153,544	\$ 447,518,940	\$ 698,502,619	\$ 541,245,335	\$ 157,257,285
11231	GENERALI US BRANCH	\$ 2,111,409	\$ 119,596,293	\$ 476,575,900	\$ 337,924,939	\$ 138,650,961
21482	ALLENDALE MUT INS CO	\$ 2,100,437	\$ 381,747,632	\$ 1,780,359,320	\$ 633,159,869	\$ 1,147,199,451
18236	AGENTS MUT INS CO	\$ 2,095,610	\$ 2,095,610	\$ 313,153	\$ 158,959	\$ 154,194
33189	MONTICELLO INS CO	\$ 2,091,272	\$ 65,342,507	\$ 82,270,934	\$ 48,059,957	\$ 34,210,977
23396	MICHIGAN MUT INS CO	\$ 2,090,582	\$ 165,431,155	\$ 960,437,918	\$ 687,000,279	\$ 273,437,639
32298	NATIONAL UNION FIRE INS CO OF LA	\$ 2,089,281	\$ 37,458,365	\$ 4,534,448	\$ 100,236	\$ 4,434,212
24031	NORTHLAND CASUALTY CO	\$ 2,089,006	\$ 25,491,535	\$ 50,793,269	\$ 28,423,473	\$ 22,369,796
22136	AMERICAN NATIONAL FIRE INS CO	\$ 2,086,814	\$ 533,962,913	\$ 109,210,907	\$ 82,177,095	\$ 27,033,812
20087	NATIONAL IND CO	\$ 2,067,358	\$ 22,201,836	\$ 32,262,159,339	\$ 5,275,493,140	\$ 26,986,666,199
26433	HARCO NATIONAL INS CO	\$ 2,059,239	\$ 41,541,183	\$ 115,000,009	\$ 61,912,199	\$ 53,087,810
22918	AMERICAN MOTORISTS INS CO	\$ 2,056,672	\$ 638,031,458	\$ 1,545,052,670	\$ 1,152,002,751	\$ 393,049,919
10499	CHRYSLER INS CO	\$ 2,054,553	\$ 245,685,462	\$ 504,386,467	\$ 314,127,580	\$ 190,258,887
14265	INDIANA LUMBERMENS MUTUAL INS CO	\$ 2,043,460	\$ 49,349,561	\$ 104,689,481	\$ 67,421,309	\$ 37,268,173
21407	EMCASCO INS CO	\$ 2,024,121	\$ 145,264,055	\$ 137,513,333	\$ 100,702,445	\$ 36,810,888
25682	TRAVELERS INDEMNITY CO OF CT	\$ 2,021,500	\$ 422,453,970	\$ 823,700,373	\$ 576,998,572	\$ 246,701,801
41491	GEICO CASUALTY CO	\$ 2,012,770	\$ 347,174,397	\$ 85,601,719	\$ 62,470,505	\$ 23,131,215
32352	PRUDENTIAL PROPERTY & CAS INS CO	\$ 2,005,174	\$ 962,129,420	\$ 2,576,082,241	\$ 1,413,348,179	\$ 1,162,734,062
30589	CAPITAL CITY INS CO INC	\$ 1,972,619	\$ 38,745,674	\$ 45,450,671	\$ 26,032,185	\$ 19,418,486
10855	CYPRESS INS CO	\$ 1,943,487	\$ 16,631,493	\$ 274,875,468	\$ 58,621,427	\$ 216,254,041
20303	GREAT NORTHERN INSURANCE CO	\$ 1,889,389	\$ 587,638,541	\$ 624,914,183	\$ 481,679,712	\$ 143,234,471
35378	EVANSTON INS CO	\$ 1,879,680	\$ 154,379,651	\$ 632,085,740	\$ 474,763,570	\$ 157,322,170
35742	ACCELERATION NATIONAL INS CO	\$ 1,866,919	\$ 37,871,807	\$ 43,384,727	\$ 27,374,382	\$ 16,010,345
23108	LUMBERMENS UNDERWRITING ALLIANCE	\$ 1,864,069	\$ 107,681,773	\$ 384,425,584	\$ 262,323,919	\$ 122,101,665
25518	TIG PREMIER INS CO	\$ 1,857,352	\$ 293,981,251	\$ 41,007,572	\$ 2,440,993	\$ 38,566,579
38989	CHUBB CUSTOM INSURANCE CO	\$ 1,844,316	\$ 112,787,502	\$ 114,761,292	\$ 86,946,682	\$ 27,814,610
26980	ROYAL INS CO OF AMERICA	\$ 1,818,980	\$ 710,659,114	\$ 2,412,786,908	\$ 1,784,342,688	\$ 628,444,220
13714	PHARMACISTS MUTUAL INS CO	\$ 1,810,332	\$ 38,660,316	\$ 71,738,389	\$ 49,441,489	\$ 22,296,900
31127	COLUMBIA CASUALTY CO	\$ 1,807,678	\$ 221,535,553	\$ 769,565,094	\$ 549,413,390	\$ 220,151,705
39306	FIDELITY & DEPOSIT CO OF MD	\$ 1,787,182	\$ 307,905,878	\$ 833,342,562	\$ 426,579,516	\$ 406,763,046
20478	NATIONAL FIRE INS CO OF HARTFORD	\$ 1,766,979	\$ 231,760,027	\$ 2,624,000,890	\$ 1,743,481,827	\$ 880,519,063
21318	COREGIS INS CO	\$ 1,758,809	\$ 336,348,476	\$ 1,034,268,182	\$ 767,918,926	\$ 266,349,256
15032	GUIDEONE MUTUAL INS CO	\$ 1,752,706	\$ 231,080,539	\$ 541,779,623	\$ 380,458,934	\$ 161,320,689
17370	NAUTILUS INS CO	\$ 1,718,696	\$ 54,980,036	\$ 174,738,077	\$ 108,181,165	\$ 66,556,912
33855	LINCOLN GENERAL INS CO	\$ 1,713,432	\$ 38,519,372	\$ 74,714,287	\$ 58,960,941	\$ 15,753,346
23841	NEW HAMPSHIRE INS CO	\$ 1,676,157	\$ 983,868,628	\$ 1,596,410,433	\$ 1,085,234,486	\$ 511,175,947
38725	FREMONT PACIFIC INS CO	\$ 1,665,275	\$ 5,614,073	\$ 40,796,738	\$ 30,931,894	\$ 9,864,844
27626	FIRSTCOMP INS CO	\$ 1,650,846	\$ 3,484,834	\$ 7,634,314	\$ 3,502,042	\$ 4,132,272
13137	VIKING INS CO OF WI	\$ 1,624,295	\$ 215,349,870	\$ 251,203,078	\$ 137,965,967	\$ 113,237,112
39020	ESSEX INSURANCE CO	\$ 1,621,841	\$ 105,284,910	\$ 275,162,446	\$ 185,078,337	\$ 90,084,109
23612	MIDWEST EMPLOYERS CASUALTY CO	\$ 1,592,292	\$ 45,245,990	\$ 464,497,002	\$ 336,643,011	\$ 127,853,991
25879	FIDELITY & GUARANTY INS UNDERWRITERS	\$ 1,586,166	\$ 359,079,510	\$ 49,157,302	\$ -	\$ 49,157,302
31194	TRAVELERS CASUALTY & SURETY CO OF AM	\$ 1,584,669	\$ 232,648,136	\$ 1,097,008,838	\$ 596,277,646	\$ 500,731,192
24481	RELiance INS CO OF ILLINOIS	\$ 1,579,453	\$ 355,643,088	\$ 97,215,457	\$ 48,567,221	\$ 48,648,236
24988	SENTRY INS A MUT CO	\$ 1,573,187	\$ 367,597,332	\$ 3,286,562,221	\$ 1,662,277,088	\$ 1,624,285,133
36234	PREFERRED PROFESSIONAL INS CO	\$ 1,564,977	\$ 53,196,481	\$ 64,062,830	\$ 34,066,973	\$ 29,995,857

## Property and Casualty Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
34274	CENTRAL STATES IND CO OF OMAHA	\$ 1,558,370	\$ 162,221,269	\$ 212,074,770	\$ 61,685,679	\$ 150,389,092
31208	AMERICAN GENERAL PROPERTY INS CO	\$ 1,546,031	\$ 29,173,614	\$ 29,406,649	\$ 19,869,675	\$ 9,536,974
18090	SOUTHERN HERITAGE INS CO	\$ 1,543,276	\$ 29,741,944	\$ 50,196,197	\$ 34,390,556	\$ 15,805,641
18252	TOWN & COUNTRY MUTUAL INS CO	\$ 1,543,220	\$ 1,543,220	\$ 3,149,567	\$ 1,534,802	\$ 1,614,765
23728	NATIONAL GENERAL INSURANCE CO	\$ 1,519,861	\$ 320,444,699	\$ 73,551,757	\$ 39,008,860	\$ 34,542,896
18058	PHILADELPHIA INDEMNITY INS CO	\$ 1,510,729	\$ 190,140,652	\$ 238,335,045	\$ 124,675,757	\$ 113,659,288
23418	MID-CONTINENT CASUALTY CO	\$ 1,506,024	\$ 80,239,555	\$ 189,628,925	\$ 128,465,700	\$ 61,163,225
25844	UNION INS CO	\$ 1,503,543	\$ 107,037,749	\$ 90,441,391	\$ 61,858,264	\$ 28,583,127
36064	HANOVER AMERICAN INSURANCE CO	\$ 1,482,796	\$ 28,198,085	\$ 12,272,905	\$ 32,414	\$ 12,240,491
22012	MOTORS INSURANCE CORP	\$ 1,481,228	\$ 135,897,609	\$ 4,853,215,637	\$ 3,488,949,071	\$ 1,364,266,566
21792	ATLANTA CASUALTY COMPANY	\$ 1,469,276	\$ 159,290,705	\$ 423,369,557	\$ 306,706,508	\$ 116,663,047
22055	GEICO IND CO	\$ 1,465,779	\$ 441,305,753	\$ 975,842,329	\$ 631,459,465	\$ 344,382,864
22748	PACIFIC EMPLOYERS INS CO	\$ 1,446,996	\$ 273,288,889	\$ 909,105,411	\$ 673,085,491	\$ 236,019,923
24066	AMERICAN FIRE & CASUALTY CO	\$ 1,435,911	\$ 87,791,241	\$ 334,611,250	\$ 220,080,329	\$ 114,530,922
21113	UNITED STATES FIRE INS CO	\$ 1,434,026	\$ 526,785,686	\$ 2,852,506,544	\$ 2,302,462,572	\$ 550,043,972
37303	REDLAND INS CO	\$ 1,430,877	\$ 176,991,702	\$ 241,998,330	\$ 129,246,087	\$ 112,752,243
21849	AMERICAN AUTOMOBILE INSURANCE CO	\$ 1,425,424	\$ 509,081,197	\$ 429,621,612	\$ 346,130,490	\$ 83,491,122
16381	FARMERS UNION COOPERATIVE INS CO	\$ 1,417,607	\$ 10,509,844	\$ 12,950,280	\$ 9,644,232	\$ 3,306,048
37869	PRE-PAID LEGAL CASUALTY INC	\$ 1,415,734	\$ 26,341,645	\$ 14,298,384	\$ 2,629,987	\$ 11,668,397
19631	AMERICAN ROAD INSURANCE CO	\$ 1,399,845	\$ 543,264,213	\$ 634,791,511	\$ 245,517,178	\$ 389,274,333
41394	BENCHMARK INSURANCE CO	\$ 1,376,018	\$ 27,544,893	\$ 23,340,123	\$ 12,467,818	\$ 10,872,305
40592	RELIANCE NATIONAL INS CO	\$ 1,367,921	\$ 387,538,234	\$ 125,776,810	\$ 54,666,892	\$ 71,109,918
22268	INFINITY INS CO	\$ 1,355,483	\$ 248,282,346	\$ 416,647,333	\$ 291,276,430	\$ 125,370,903
35718	PHICO INS CO	\$ 1,352,640	\$ 257,632,296	\$ 801,178,646	\$ 571,530,963	\$ 229,647,683
13188	WESTERN SURETY CO	\$ 1,348,707	\$ 86,981,191	\$ 503,611,926	\$ 353,866,732	\$ 149,745,194
19070	STANDARD FIRE INSURANCE CO	\$ 1,332,662	\$ 713,052,449	\$ 2,746,785,012	\$ 1,927,704,174	\$ 819,080,838
24732	GENERAL INS CO OF AMERICA	\$ 1,320,920	\$ 284,014,122	\$ 2,109,586,320	\$ 1,426,793,737	\$ 682,792,583
38601	MIC PROPERTY & CASUALTY INS CORP	\$ 1,281,451	\$ 595,048,713	\$ 64,881,628	\$ 23,482,476	\$ 41,399,150
19860	ARGONAUT GREAT CENTRAL INS COMPANY	\$ 1,272,085	\$ 35,523,215	\$ 120,138,667	\$ 67,709,938	\$ 52,428,729
24880	FIRE & CASUALTY INS CO OF CT	\$ 1,264,312	\$ 133,101,888	\$ 197,191,377	\$ 147,332,638	\$ 49,858,739
36420	ALLIANZ UNDERWRITERS INS CO	\$ 1,258,529	\$ 79,874,069	\$ 75,732,511	\$ 32,729,247	\$ 43,003,264
23647	MUTUAL SERVICE CASUALTY INS CO	\$ 1,257,991	\$ 216,681,760	\$ 315,299,333	\$ 229,944,735	\$ 85,354,598
20109	BITUMINOUS FIRE & MARINE INS CO	\$ 1,248,444	\$ 53,838,882	\$ 215,178,564	\$ 150,327,462	\$ 64,851,102
42986	STANDARD GUARANTY INSURANCE CO	\$ 1,229,271	\$ 129,829,705	\$ 144,611,600	\$ 100,774,175	\$ 43,837,425
13897	FARMERS MUTUAL HAIL INS CO OF IA	\$ 1,221,973	\$ 84,331,500	\$ 192,988,671	\$ 75,976,056	\$ 117,012,616
24724	FIRST NATIONAL INS CO OF AMERICA	\$ 1,209,950	\$ 234,036,736	\$ 205,820,807	\$ 131,832,345	\$ 73,988,462
19399	AIU INS CO	\$ 1,203,432	\$ 2,057,396,405	\$ 1,840,543,909	\$ 1,394,952,188	\$ 445,591,721
22926	ECONOMY FIRE & CASUALTY CO	\$ 1,183,859	\$ 158,932,536	\$ 736,394,679	\$ 488,597,983	\$ 247,796,696
10847	CUMIS INS SOCIETY INC	\$ 1,181,455	\$ 291,574,918	\$ 769,893,362	\$ 423,078,642	\$ 346,814,720
12599	WINDSOR INS CO	\$ 1,179,616	\$ 190,603,328	\$ 432,341,043	\$ 304,337,812	\$ 128,003,231
22578	HORACE MANN INS CO	\$ 1,174,355	\$ 292,419,681	\$ 365,370,298	\$ 255,866,512	\$ 109,503,786
10472	CAPITOL INDEMNITY CORP	\$ 1,173,386	\$ 86,203,165	\$ 237,355,448	\$ 134,452,612	\$ 102,902,836
34266	FRONTIER INS CO	\$ 1,171,565	\$ 371,631,643	\$ 1,047,738,012	\$ 795,897,330	\$ 251,840,682
35181	EXECUTIVE RISK INDEMNITY INC	\$ 1,163,241	\$ 370,034,301	\$ 1,057,368,564	\$ 751,516,489	\$ 305,852,075
11843	MEDICAL PROTECTIVE CO	\$ 1,149,541	\$ 212,882,657	\$ 1,319,504,908	\$ 963,429,636	\$ 356,075,272
21040	FREMONT INDUSTRIAL INDEMNITY CO	\$ 1,140,221	\$ 191,370,662	\$ 640,249,626	\$ 480,726,922	\$ 159,522,704
38458	GENERAL ELECTRIC MORTGAGE INS CORP	\$ 1,132,053	\$ 630,288,620	\$ 2,826,979,897	\$ 2,069,018,310	\$ 757,961,587
19887	TRINITY UNIVERSAL INS CO	\$ 1,120,632	\$ 130,074,988	\$ 1,676,263,164	\$ 728,091,457	\$ 948,171,707
12246	AMERICAN CONTINENTAL INSURANCE CO	\$ 1,115,593	\$ 247,205,004	\$ 776,793,602	\$ 615,088,803	\$ 161,704,799
35904	HEALTH CARE INDEMNITY INC	\$ 1,088,306	\$ 280,212,608	\$ 1,756,528,086	\$ 1,320,917,298	\$ 435,610,788
22683	TEACHERS INS CO	\$ 1,082,836	\$ 172,418,789	\$ 224,408,744	\$ 155,050,791	\$ 69,357,953
10639	ATTORNEYS LIAB ASSUR SOCIETY INC RRG	\$ 1,067,510	\$ 251,134,696	\$ 118,477,037	\$ 101,523,856	\$ 16,953,181
43095	CLARENDON AMERICA INS CO	\$ 1,063,684	\$ 87,060,624	\$ 123,866,510	\$ 63,950,035	\$ 59,916,475
21105	NORTH RIVER INSURANCE CO	\$ 1,052,001	\$ 272,253,109	\$ 888,878,486	\$ 728,065,413	\$ 160,813,073
21121	WESTCHESTER FIRE INS CO	\$ 1,049,895	\$ 152,484,132	\$ 862,670,004	\$ 624,674,885	\$ 237,995,119
37877	NATIONWIDE PROPERTY & CAS INS CO	\$ 1,044,786	\$ 219,751,548	\$ 47,623,636	\$ 29,678,439	\$ 17,945,197
14583	MILLERS MUT INS ASSOC	\$ 1,033,661	\$ 36,679,688	\$ 100,627,833	\$ 69,103,884	\$ 31,523,949
33138	LANDMARK AMERICAN INS CO	\$ 1,005,908	\$ 41,929,119	\$ 29,923,008	\$ 3,968,153	\$ 25,954,855
42374	HOUSTON CASUALTY CO	\$ 987,015	\$ 74,765,532	\$ 400,082,005	\$ 137,646,543	\$ 262,435,462
24902	SECURITY INS CO OF HARTFORD	\$ 974,177	\$ 402,052,313	\$ 1,139,763,765	\$ 830,602,559	\$ 309,161,206
33898	AEGIS SECURITY INSURANCE CO	\$ 973,862	\$ 42,891,338	\$ 33,640,444	\$ 16,733,298	\$ 16,907,346
26298	METROPOLITAN PROPERTY & CAS INS CO	\$ 956,974	\$ 811,713,702	\$ 2,136,810,529	\$ 1,188,242,491	\$ 948,568,039
20397	VIGILANT INS CO	\$ 955,246	\$ 422,038,937	\$ 891,011,324	\$ 571,944,411	\$ 319,066,913
26344	AGRICULTURAL INS CO	\$ 952,718	\$ 248,334,233	\$ 12,099,507	\$ 2,816,521	\$ 9,282,985
28223	NATIONWIDE AGRIBUSINESS INS CO	\$ 930,993	\$ 53,926,352	\$ 84,800,975	\$ 49,651,402	\$ 35,149,573
19895	ATLANTIC MUTUAL INSURANCE CO	\$ 924,639	\$ 496,958,416	\$ 1,273,019,099	\$ 713,361,606	\$ 559,657,493
33600	LM INSURANCE CORP	\$ 875,137	\$ 134,951,831	\$ 32,858,284	\$ 16,965,856	\$ 15,892,378
15873	UNITED GTY RESIDENTIAL INS CO	\$ 860,513	\$ 366,598,083	\$ 1,138,788,787	\$ 1,043,321,329	\$ 95,467,458
35769	LYNDON PROPERTY INS CO	\$ 852,233	\$ 131,647,926	\$ 177,421,254	\$ 77,125,215	\$ 100,296,039
11991	NATIONAL CASUALTY COMPANY	\$ 846,279	\$ 234,640,670	\$ 90,233,243	\$ 14,831,423	\$ 75,401,820
18260	DESIGN PROFESSIONALS INS CO	\$ 838,826	\$ 56,578,550	\$ 111,230,888	\$ 74,464,422	\$ 36,766,466
26611	VALIANT INS CO	\$ 833,511	\$ 144,384,547	\$ 29,419,009	\$ -	\$ 29,419,009
32557	AMERICAN PHYSICIANS INS EXCHANGE	\$ 830,784	\$ 15,869,073	\$ 75,173,080	\$ 61,580,942	\$ 13,592,138
25321	METROPOLITAN DRT PROP & CAS INS CO	\$ 830,769	\$ 87,459,220	\$ 40,984,607	\$ 22,275,866	\$ 18,708,741
23663	NATIONAL AMERICAN INS CO	\$ 825,734	\$ 134,435,513	\$ 121,694,375	\$ 76,367,443	\$ 45,326,932



# Property and Casualty Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
15105	SAFETY NATIONAL CASUALTY CORP	\$ 825,391	\$ 65,114,467	\$ 684,740,260	\$ 477,531,564	\$ 207,208,696
10046	PACIFIC INSURANCE COMPANY LTD	\$ 816,766	\$ 171,475,789	\$ 533,821,960	\$ 225,031,890	\$ 308,790,070
10367	AVEMCO INS CO	\$ 816,201	\$ 70,064,228	\$ 151,806,397	\$ 46,887,268	\$ 104,919,129
10952	JC PENNEY CASUALTY INS CO	\$ 814,242	\$ 50,159,338	\$ 32,515,944	\$ 11,071,593	\$ 21,444,352
13056	RLI INS CO	\$ 791,030	\$ 222,069,316	\$ 553,171,181	\$ 238,687,587	\$ 314,483,594
23248	OCCIDENTAL FIRE & CASUALTY CO OF NC	\$ 771,975	\$ 19,955,976	\$ 52,256,879	\$ 24,566,393	\$ 27,690,486
10014	AFFILIATED FM INSURANCE COMPANY	\$ 759,773	\$ 97,419,375	\$ 211,962,145	\$ 139,969,279	\$ 71,992,866
27928	AMEX ASSUR CO	\$ 758,964	\$ 232,484,837	\$ 452,073,493	\$ 274,987,894	\$ 177,085,599
34207	WESTPORT INSURANCE CORP	\$ 751,977	\$ 185,166,622	\$ 707,032,818	\$ 523,604,332	\$ 183,428,486
33022	AXA GLOBAL RISKS US INS CO	\$ 751,745	\$ 83,984,940	\$ 309,162,442	\$ 223,829,379	\$ 85,333,063
37621	TOYOTA MOTOR INS CO	\$ 751,739	\$ 29,678,151	\$ 64,816,221	\$ 39,941,378	\$ 24,874,843
20010	ACCEPTANCE INDEMNITY INS CO	\$ 750,096	\$ 32,050,413	\$ 57,107,666	\$ 30,388,006	\$ 26,719,660
19917	ALBANY INSURANCE COMPANY	\$ 749,472	\$ 82,577,139	\$ 21,312,071	\$ 3,777,105	\$ 17,534,966
24872	CONNECTICUT INDEMNITY CO	\$ 746,873	\$ 417,381,919	\$ 410,083,569	\$ 293,772,063	\$ 116,311,506
11800	FOREMOST PROPERTY & CASUALTY INS CO	\$ 732,237	\$ 51,431,639	\$ 11,703,657	\$ 402,159	\$ 11,301,498
25623	PHOENIX INS CO	\$ 710,345	\$ 755,345,111	\$ 2,853,710,875	\$ 2,118,403,185	\$ 735,307,690
11452	HARTFORD STEAM BOIL INSPEC & INS CO	\$ 696,288	\$ 397,039,039	\$ 1,082,062,312	\$ 469,478,326	\$ 612,583,986
14435	LUMBER MUTUAL INS CO	\$ 690,099	\$ 65,812,252	\$ 248,715,415	\$ 160,964,101	\$ 87,751,315
21865	ASSOCIATED INDEMNITY CORP	\$ 679,325	\$ 175,385,136	\$ 127,526,347	\$ 89,839,221	\$ 37,687,126
11100	SAFECO SURPLUS LINES INS CO	\$ 676,631	\$ 54,596,641	\$ 23,368,718	\$ 85,338	\$ 23,283,380
24589	AMERICAN & FOREIGN INSURANCE CO	\$ 676,082	\$ 283,628,466	\$ 425,666,640	\$ 313,539,859	\$ 112,126,781
11126	YASUDA FIRE & MARINE INS CO OF AMER	\$ 675,024	\$ 109,081,239	\$ 310,776,243	\$ 206,742,084	\$ 104,034,159
24694	SAFEGUARD INS CO	\$ 674,716	\$ 124,119,975	\$ 606,747,432	\$ 448,126,212	\$ 158,621,220
23531	MILLERS MUTUAL FIRE INS CO THE	\$ 673,198	\$ 98,627,916	\$ 197,818,896	\$ 83,471,725	\$ 114,347,171
18023	STAR INS CO	\$ 672,027	\$ 125,463,067	\$ 168,002,263	\$ 99,311,074	\$ 68,691,189
12041	MBIA INSURANCE CORP	\$ 670,000	\$ 585,497,090	\$ 6,520,748,859	\$ 4,230,779,713	\$ 2,289,969,146
41459	ARMED FORCES INS EXCHANGE	\$ 669,119	\$ 58,194,959	\$ 165,541,863	\$ 61,890,185	\$ 103,651,678
38245	BCS INS CO	\$ 653,491	\$ 91,138,873	\$ 173,765,184	\$ 84,012,610	\$ 89,752,573
13064	UNITED NATIONAL INS CO	\$ 643,512	\$ 201,450,967	\$ 464,349,516	\$ 212,823,166	\$ 251,526,350
40142	AMERICAN ZURICH INSURANCE CO	\$ 640,909	\$ 254,811,890	\$ 155,147,225	\$ 103,975,213	\$ 51,172,013
29874	NORTH AMERICAN SPECIALTY INS CO	\$ 634,642	\$ 97,208,068	\$ 185,236,615	\$ 73,942,299	\$ 111,294,316
30481	ST PAUL SURPLUS LINES INS CO	\$ 632,092	\$ 91,392,135	\$ 405,249,375	\$ 321,780,247	\$ 83,469,128
14974	PENNSYLVANIA LUMBERMENS MUTUAL INS	\$ 630,347	\$ 49,307,312	\$ 132,578,510	\$ 73,047,501	\$ 59,531,009
35424	OLD REPUBLIC MINNEHOMA INS CO	\$ 626,669	\$ 15,014,806	\$ 35,480,368	\$ 26,015,792	\$ 9,464,576
37150	WESTERN HERITAGE INS CO	\$ 617,448	\$ 40,562,185	\$ 122,437,499	\$ 75,300,711	\$ 47,136,788
24813	BALBOA INS CO	\$ 615,803	\$ 196,991,440	\$ 414,982,725	\$ 217,302,765	\$ 197,679,961
21237	CASUALTY RECIPROCAL EXCHANGE	\$ 610,111	\$ 67,718,905	\$ 160,408,230	\$ 125,607,035	\$ 34,801,195
20346	PACIFIC IND CO	\$ 607,894	\$ 417,983,382	\$ 2,398,734,017	\$ 1,852,985,084	\$ 545,748,933
38970	MARKEL INS CO	\$ 607,038	\$ 87,720,056	\$ 193,048,585	\$ 130,618,561	\$ 62,430,024
19038	TRAVELERS CASUALTY & SURETY CO	\$ 606,793	\$ 190,878,287	\$ 11,764,784,547	\$ 8,649,406,443	\$ 3,115,378,104
35971	VOYAGER PROPERTY & CASUALTY INS CO	\$ 599,322	\$ 68,457,174	\$ 94,403,154	\$ 61,909,011	\$ 32,494,141
36951	CENTURY SURETY CO	\$ 595,668	\$ 39,377,700	\$ 93,487,909	\$ 60,934,413	\$ 32,553,496
18538	BANCINSURE INC	\$ 587,679	\$ 22,387,425	\$ 56,803,671	\$ 32,812,454	\$ 29,991,217
24856	ADMIRAL INSURANCE COMPANY	\$ 582,312	\$ 168,871,814	\$ 769,940,668	\$ 549,148,460	\$ 220,792,208
19720	AMERICAN ALTERNATIVE INSURANCE CORP	\$ 581,295	\$ 186,121,272	\$ 132,581,820	\$ 22,880,033	\$ 109,701,787
34789	COLONIAL PENN INS CO	\$ 577,311	\$ 278,702,168	\$ 954,048,195	\$ 534,904,041	\$ 419,144,151
20702	CIGNA FIRE UNDERWRITERS INS CO	\$ 570,278	\$ 122,091,359	\$ 49,122,422	\$ 7,477,423	\$ 41,645,000
22810	CHICAGO INS CO	\$ 557,295	\$ 270,353,411	\$ 321,920,835	\$ 249,445,871	\$ 72,474,964
14354	JEWELERS MUTUAL INS CO	\$ 555,023	\$ 48,381,482	\$ 100,772,004	\$ 36,342,530	\$ 64,429,474
27251	PMI MORTGAGE INS CO	\$ 526,761	\$ 438,742,494	\$ 1,511,221,356	\$ 1,345,762,218	\$ 165,459,138
26522	MOUNT VERNON FIRE INSURANCE CO	\$ 502,563	\$ 37,712,057	\$ 259,754,459	\$ 121,168,553	\$ 138,585,900
19496	AMERICAN FIRE & IND CO	\$ 500,411	\$ 18,293,337	\$ 7,158,519	\$ 108,501	\$ 7,050,018
23752	NATIONAL FARMERS UNION STD INS CO	\$ 490,941	\$ 18,997,833	\$ 38,120,240	\$ 20,672,237	\$ 17,448,003
22357	HARTFORD ACCIDENT & INDEMNITY CO	\$ 474,588	\$ 97,731,912	\$ 10,217,764,994	\$ 4,531,701,697	\$ 5,686,063,297
12416	PROTECTIVE INS CO	\$ 468,770	\$ 38,211,698	\$ 414,062,048	\$ 159,021,866	\$ 255,040,182
30830	WESTERN DIVERSIFIED CASUALTY INS CO	\$ 465,335	\$ 36,133,810	\$ 98,431,290	\$ 70,301,213	\$ 28,130,078
39993	COLONY INS CO	\$ 461,761	\$ 47,451,984	\$ 96,008,154	\$ 58,129,713	\$ 37,878,441
42811	GULF UNDERWRITERS INS CO	\$ 460,837	\$ 73,489,597	\$ 69,162,720	\$ 39,228,813	\$ 29,933,907
26387	STEADFAST INS CO	\$ 460,012	\$ 321,728,878	\$ 211,348,890	\$ 105,475,718	\$ 105,873,172
34983	AMWEST SURETY INS CO	\$ 457,578	\$ 92,328,266	\$ 125,107,831	\$ 85,581,606	\$ 39,526,225
18287	FINANCIAL SECURITY ASSURANCE INC	\$ 455,749	\$ 311,650,291	\$ 1,673,143,090	\$ 1,015,880,765	\$ 657,262,325
19489	COMMERCIAL UNDERWRITERS INS CO	\$ 453,118	\$ 82,916,501	\$ 93,188,687	\$ 62,494,879	\$ 30,693,808
20524	CALVERT INS CO	\$ 452,652	\$ 58,388,716	\$ 72,982,944	\$ 60,126,408	\$ 12,856,536
40428	VOYAGER INDEMNITY INS CO	\$ 448,239	\$ 69,607,808	\$ 53,206,774	\$ 23,484,066	\$ 29,722,708
24376	AMERICAN GENERAL INDEMNITY CO	\$ 445,753	\$ 19,573,511	\$ 34,590,350	\$ 14,767,911	\$ 19,822,439
11177	FIRST FINANCIAL INS CO	\$ 436,122	\$ 65,691,640	\$ 199,393,234	\$ 113,662,362	\$ 85,730,872
26832	AMERICAN ALLIANCE INS CO	\$ 434,517	\$ 220,402,714	\$ 12,746,732	\$ 2,779,975	\$ 9,966,757
39330	UNITED CAPITOL INS CO	\$ 421,262	\$ 95,471,721	\$ 172,414,824	\$ 106,448,653	\$ 65,966,171
28932	MARKEL AMERICAN INS CO	\$ 414,739	\$ 51,125,593	\$ 58,770,278	\$ 36,808,992	\$ 21,961,286
18864	FAIRMONT INS CO	\$ 411,913	\$ 86,512,551	\$ 21,749,055	\$ 682,978	\$ 21,066,077
32859	PENN-AMERICA INS CO	\$ 409,043	\$ 94,703,329	\$ 167,995,966	\$ 82,638,116	\$ 85,357,850
18279	BANKERS STANDARD INS CO	\$ 408,242	\$ 107,433,436	\$ 109,633,773	\$ 78,518,383	\$ 31,115,390
43966	DOCTORS INS RECIPROCAL RRG	\$ 407,051	\$ 25,816,433	\$ 17,572,715	\$ 7,875,312	\$ 9,697,403
19976	AMICA MUT INS CO	\$ 405,933	\$ 889,982,995	\$ 2,786,862,520	\$ 1,323,558,747	\$ 1,463,303,773
21172	VANLINER INS CO	\$ 402,077	\$ 68,214,123	\$ 198,632,901	\$ 109,260,448	\$ 89,372,453

## Property and Casualty Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
31089	REPUBLIC WESTERN INS CO	\$ 401,188	\$ 105,842,819	\$ 519,876,224	\$ 353,906,710	\$ 165,969,515
35270	FIDELITY & CASUALTY CO OF NY	\$ 399,656	\$ 219,873,293	\$ 650,167,873	\$ 404,612,798	\$ 245,555,075
31925	ATLANTA SPECIALTY INS CO	\$ 397,156	\$ 90,482,694	\$ 17,836,651	\$ 7,469,162	\$ 10,367,489
39640	FIREMANS FUND INS CO OF OH	\$ 395,894	\$ 22,091,959	\$ 41,261,664	\$ 18,061,097	\$ 23,200,567
20796	COLONIAL PENN FRANKLIN INS CO	\$ 395,424	\$ 210,967,302	\$ 433,790,911	\$ 287,322,971	\$ 146,467,936
26050	WORLDWIDE INS CO	\$ 383,082	\$ 84,299,803	\$ 202,273,748	\$ 117,763,643	\$ 84,510,105
33790	RADIAN GUARANTY INC	\$ 382,366	\$ 313,353,880	\$ 856,706,379	\$ 707,425,232	\$ 149,281,147
19348	MARYLAND INS CO	\$ 378,859	\$ 8,098,168	\$ 76,032,715	\$ -	\$ 76,032,715
20028	BEACON NATIONAL INSURANCE CO	\$ 377,149	\$ 23,177,193	\$ 28,363,247	\$ 15,944,130	\$ 12,419,117
37532	AGRICULTURAL EXCESS & SURPLUS INS CO	\$ 373,935	\$ 67,184,610	\$ 24,142,538	\$ 2,870,503	\$ 21,272,035
19801	ARGONAUT INS CO	\$ 369,716	\$ 72,117,665	\$ 1,396,707,347	\$ 744,007,850	\$ 652,699,497
27120	TRUMBULL INS CO	\$ 365,048	\$ 24,028,068	\$ 91,951,389	\$ 65,323,161	\$ 26,628,228
25445	TIG SPECIALTY INS CORP	\$ 357,866	\$ 72,515,334	\$ 24,320,945	\$ 347,987	\$ 23,972,958
22233	SELECT INSURANCE COMPANY	\$ 343,117	\$ 27,812,751	\$ 97,429,752	\$ 56,018,710	\$ 41,411,042
37540	OMAHA PROPERTY & CASUALTY INS CO	\$ 342,207	\$ 138,011,362	\$ 85,783,579	\$ 43,195,237	\$ 42,588,342
10355	RECIPROCAL ALLIANCE (RRG)	\$ 335,091	\$ 6,104,049	\$ 25,721,744	\$ 955,957	\$ 24,765,787
34495	DOCTORS CO AN INTERINSURANCE EXCHN	\$ 330,921	\$ 274,538,612	\$ 1,059,499,754	\$ 712,348,390	\$ 347,151,364
24759	SAFECO NATIONAL INSURANCE CO	\$ 327,664	\$ 108,015,481	\$ 193,646,682	\$ 123,169,990	\$ 70,476,692
21261	ELECTRIC INS CO	\$ 320,137	\$ 193,503,200	\$ 823,770,878	\$ 638,844,937	\$ 184,925,942
27189	ASSOCIATED INTERNATIONAL INS CO	\$ 315,437	\$ 85,894,808	\$ 285,360,652	\$ 233,785,225	\$ 51,575,427
18708	AMBAC ASSUR CORP	\$ 313,865	\$ 319,226,147	\$ 3,289,594,353	\$ 2,126,955,815	\$ 1,162,638,538
19518	AMERICAN IND CO	\$ 304,502	\$ 32,785,656	\$ 103,701,927	\$ 83,463,798	\$ 20,238,129
41343	GERLING AMERICA INS CO	\$ 298,132	\$ 99,696,304	\$ 316,444,229	\$ 215,435,972	\$ 101,008,257
19909	CENTENNIAL INS CO	\$ 296,182	\$ 206,410,965	\$ 622,854,040	\$ 477,350,716	\$ 145,503,324
10510	CAROLINA CASUALTY INS CO	\$ 294,680	\$ 105,799,076	\$ 204,847,985	\$ 144,328,345	\$ 60,519,640
37958	ACCEPTANCE INS CO	\$ 291,826	\$ 183,940,053	\$ 282,415,366	\$ 159,126,323	\$ 123,289,043
22713	INSURANCE CO OF NORTH AMERICA	\$ 291,713	\$ 363,499,436	\$ 2,120,898,161	\$ 1,788,396,042	\$ 332,502,121
21245	EQUITY MUT INS CO	\$ 276,263	\$ 2,374,657	\$ 40,200,897	\$ 31,681,823	\$ 8,519,074
44792	EXECUTIVE RISK SPECIALTY INS CO	\$ 264,138	\$ 130,941,700	\$ 125,715,346	\$ 93,733,400	\$ 31,981,946
37001	AMERICAN PREMIER INS CO	\$ 260,114	\$ 97,312,248	\$ 7,579,920	\$ 1,332,782	\$ 6,247,138
24660	CUMBERLAND CASUALTY & SURETY CO	\$ 260,098	\$ 9,451,746	\$ 11,293,002	\$ 6,449,524	\$ 4,843,478
13196	WESTERN WORLD INS CO INC	\$ 256,649	\$ 41,311,747	\$ 447,477,216	\$ 291,746,752	\$ 155,730,466
37273	FIREMANS FUND INS CO OF WI	\$ 256,317	\$ 40,483,175	\$ 24,594,281	\$ 9,455,203	\$ 15,139,078
37974	MT HAWLEY INS CO	\$ 254,636	\$ 66,065,395	\$ 265,076,988	\$ 134,838,014	\$ 130,238,966
40444	OLD REPUBLIC SURETY CO	\$ 250,444	\$ 23,560,277	\$ 68,358,720	\$ 45,959,903	\$ 22,398,817
22535	SEABOARD SURETY CO	\$ 248,597	\$ 75,827,241	\$ 259,891,561	\$ 106,363,164	\$ 153,528,398
34916	FIRST SPECIALTY INS CORP	\$ 247,460	\$ 45,819,339	\$ 64,654,146	\$ 35,657,550	\$ 28,996,596
41807	ROYAL SURPLUS LINES INS CO	\$ 245,370	\$ 115,939,514	\$ 258,928,611	\$ 106,546,287	\$ 152,382,324
10669	CHURCH INS CO	\$ 244,866	\$ 30,336,156	\$ 77,500,963	\$ 46,766,210	\$ 30,734,753
42722	FIRST MARINE INS CO	\$ 240,731	\$ 2,508,791	\$ 6,229,105	\$ 870,102	\$ 5,359,003
18759	VEREX ASSURANCE INC	\$ 232,206	\$ 7,948,703	\$ 201,875,333	\$ 49,120,427	\$ 152,754,906
18201	DECATUR INS CO INC	\$ 231,316	\$ 231,316	\$ 1,993,859	\$ 726,923	\$ 1,266,936
38369	NORTHERN ASSUR CO OF AMER	\$ 231,289	\$ 238,000,996	\$ 997,971,709	\$ 825,629,210	\$ 172,342,499
37982	TUDOR INS CO	\$ 229,428	\$ 36,157,651	\$ 156,136,586	\$ 119,079,195	\$ 37,057,391
20362	SUMITOMO MAR & FIRE INS CO LTD US BR	\$ 223,324	\$ 67,312,631	\$ 235,598,272	\$ 126,511,254	\$ 109,087,018
27987	NORTHFIELD INSURANCE CO	\$ 222,045	\$ 78,294,327	\$ 196,149,680	\$ 114,817,616	\$ 81,332,064
13242	TITAN INDEMNITY COMPANY	\$ 217,893	\$ 97,335,294	\$ 136,546,085	\$ 45,017,729	\$ 91,528,356
32778	WASHINGTON INTERNATIONAL INS CO	\$ 216,311	\$ 44,803,215	\$ 81,244,560	\$ 57,699,549	\$ 23,545,011
27960	ILLINOIS UNION INS CO	\$ 215,896	\$ 78,235,293	\$ 92,614,411	\$ 35,567,796	\$ 57,046,615
15865	NCMIC INS CO	\$ 215,676	\$ 47,499,266	\$ 326,795,026	\$ 181,986,270	\$ 144,808,755
39381	ADRIATIC INS CO	\$ 215,099	\$ 9,478,839	\$ 28,990,821	\$ 6,303,064	\$ 22,687,757
19062	AUTOMOBILE INS CO OF HARTFORD CT	\$ 214,734	\$ 321,855,923	\$ 781,861,824	\$ 565,735,028	\$ 216,126,797
18468	GREAT RIVER INSURANCE CO	\$ 211,208	\$ 48,346,941	\$ 30,898,633	\$ 19,351,368	\$ 11,547,265
29599	US SPECIALTY INS CO	\$ 209,020	\$ 68,679,400	\$ 99,535,598	\$ 20,377,606	\$ 79,157,992
20516	AMERICAN CREDIT INDEMNITY CO	\$ 208,600	\$ 110,533,467	\$ 175,569,678	\$ 104,220,710	\$ 71,348,968
26797	HOUSING AUTHORITY RISK RET GROUP INC	\$ 204,063	\$ 21,229,498	\$ 135,925,824	\$ 99,276,255	\$ 36,649,569
18600	USAA GENERAL INDEMNITY CO	\$ 203,155	\$ 73,019,966	\$ 95,383,857	\$ 36,210,813	\$ 59,173,044
30872	AMERIN GUARANTY CORP	\$ 196,578	\$ 138,217,964	\$ 449,990,151	\$ 220,597,177	\$ 229,392,975
19925	AUDUBON IND CO	\$ 188,336	\$ 33,288,828	\$ 27,503,666	\$ 2,354,260	\$ 25,149,406
42048	DIAMOND STATE INS CO	\$ 180,981	\$ 38,709,942	\$ 83,308,424	\$ 38,557,290	\$ 44,751,134
16608	NEW YORK MARINE & GENERAL INS CO	\$ 177,402	\$ 63,077,554	\$ 399,000,295	\$ 216,895,555	\$ 182,104,740
10020	UNITED EDUCATORS INS RRG INC	\$ 171,376	\$ 39,588,206	\$ 30,624,331	\$ 18,696,363	\$ 11,927,968
38849	HOUSTON GENERAL INS CO	\$ 169,763	\$ 38,208,134	\$ 86,489,217	\$ 45,271,079	\$ 41,218,138
14460	PODIATRY INS CO OF AMER RRG MUT CO	\$ 167,677	\$ 18,951,630	\$ 103,142,090	\$ 64,558,862	\$ 38,583,228
22829	INTERSTATE FIRE & CASUALTY CO	\$ 164,449	\$ 51,160,537	\$ 646,797,246	\$ 429,572,505	\$ 217,224,741
31119	MUTUAL PROTECTIVE INS CO	\$ 164,309	\$ 101,433,729	\$ 137,802,514	\$ 105,360,075	\$ 32,442,438
25984	GRAPHIC ARTS MUTUAL INS CO	\$ 161,494	\$ 171,084,497	\$ 97,430,758	\$ 67,668,306	\$ 29,762,452
10172	WESTCHESTER SURPLUS LINES INS CO	\$ 154,954	\$ 32,575,464	\$ 76,054,698	\$ 50,626,708	\$ 25,427,990
12866	THE INSURANCE CO	\$ 154,468	\$ 26,352,299	\$ 65,085,980	\$ 40,029,993	\$ 25,055,987
38962	GENESIS INSURANCE COMPANY	\$ 154,210	\$ 124,540,743	\$ 161,542,597	\$ 84,986,492	\$ 76,556,105
32620	NATIONAL INTERSTATE INS CO	\$ 153,199	\$ 30,261,112	\$ 63,668,424	\$ 43,108,009	\$ 20,560,415
12912	CREDIT GENERAL INS CO	\$ 150,680	\$ 84,700,354	\$ 77,814,481	\$ 42,811,692	\$ 35,002,791
24600	GLOBE INDEMNITY CO	\$ 149,987	\$ 87,655,324	\$ 1,572,916,878	\$ 1,157,836,471	\$ 415,080,407
15474	NATIONAL LLOYDS INS CO	\$ 148,555	\$ 35,606,002	\$ 53,948,537	\$ 21,205,964	\$ 32,742,573
25448	AMERICAN SAFETY RRG INC	\$ 148,308	\$ 4,647,565	\$ 8,934,656	\$ 3,208,081	\$ 5,726,575

# Property and Casualty Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
32220	AMERICAN INTERNATIONAL INS CO	\$ 145,626	\$ 103,482,006	\$ 796,767,117	\$ 616,329,235	\$ 180,437,882
19402	BIRMINGHAM FIRE INS CO OF PA	\$ 144,611	\$ 47,355,033	\$ 1,543,820,243	\$ 1,066,191,021	\$ 477,629,222
14982	PENN MILLERS INS CO	\$ 144,228	\$ 39,603,810	\$ 102,859,335	\$ 53,369,317	\$ 49,490,018
20850	FIREMENS INS CO OF NEWARK NJ	\$ 139,336	\$ 101,534,019	\$ 1,679,426,518	\$ 1,321,658,511	\$ 357,768,006
22322	GREENWICH INS CO	\$ 137,466	\$ 123,856,735	\$ 51,206,652	\$ 25,010,633	\$ 26,196,019
13978	FLORISTS MUTUAL INS CO	\$ 134,618	\$ 43,628,481	\$ 100,200,069	\$ 67,388,471	\$ 32,811,598
32786	PROGRESSIVE SPECIALTY INS CO	\$ 132,579	\$ 273,098,476	\$ 482,747,861	\$ 300,056,877	\$ 182,690,984
20260	INFINITY SELECT INSURANCE CO	\$ 131,967	\$ 40,642,489	\$ 22,230,153	\$ 15,074,289	\$ 7,155,864
37885	INTERCARGO INS CO	\$ 126,316	\$ 65,468,313	\$ 95,681,650	\$ 63,066,941	\$ 32,614,709
19364	NATIONAL STANDARD INS COMPANY	\$ 122,882	\$ 8,060,635	\$ 30,723,079	\$ 39,375	\$ 30,683,704
41483	FARMINGTON CASUALTY CO	\$ 122,445	\$ 73,557,555	\$ 812,725,359	\$ 609,055,513	\$ 203,669,845
34568	CENTENNIAL CASUALTY CO	\$ 121,349	\$ 6,536,311	\$ 36,560,298	\$ 8,339,685	\$ 28,220,613
12904	TOKIO MARINE&FIRE INS CO LTD US BR	\$ 119,973	\$ 215,284,709	\$ 949,255,852	\$ 701,985,998	\$ 247,269,854
19526	TEXAS GENERAL IND CO	\$ 119,716	\$ 5,347,397	\$ 12,801,509	\$ 2,938,855	\$ 9,862,654
19607	WINTERTHUR INTL AMERICA UNDERWRITERS	\$ 116,790	\$ 20,982,574	\$ 67,615,399	\$ 46,795,874	\$ 20,819,525
28339	GATEWAY INSURANCE CO	\$ 114,096	\$ 12,903,621	\$ 19,047,680	\$ 11,888,524	\$ 7,159,136
33162	BANKERS INSURANCE CO	\$ 112,398	\$ 210,600,066	\$ 110,566,985	\$ 57,241,710	\$ 53,325,275
34487	PROFESSIONAL UNDRWTRS LIAB INS CO	\$ 112,391	\$ 8,418,248	\$ 37,370,576	\$ 4,613,617	\$ 32,756,959
43117	AMERICAN EQUITY INSURANCE CO	\$ 111,909	\$ 81,177,629	\$ 77,212,697	\$ 48,841,794	\$ 28,370,903
14494	MERCHANTS BONDING CO (MUTUAL)	\$ 111,424	\$ 26,203,395	\$ 37,298,481	\$ 14,016,840	\$ 23,281,641
26743	CALIBER ONE INDEMNITY CO	\$ 110,326	\$ 11,782,558	\$ 31,336,544	\$ 6,304,139	\$ 25,032,405
26077	LANCER INSURANCE CO	\$ 108,796	\$ 142,343,555	\$ 95,502,749	\$ 59,286,998	\$ 36,215,751
18740	WISCONSIN MORTGAGE ASSURANCE CORP	\$ 106,625	\$ 9,749,632	\$ 17,974,147	\$ 821,648	\$ 17,152,499
37060	OLD UNITED CASUALTY CO	\$ 106,625	\$ 34,899,864	\$ 76,112,599	\$ 60,803,368	\$ 15,309,230
36960	CONNECTICUT SURETY CO	\$ 105,802	\$ 4,163,649	\$ 24,097,808	\$ 15,693,059	\$ 8,404,749
13021	UNITED FIRE & CAS CO	\$ 105,705	\$ 158,595,468	\$ 492,859,428	\$ 290,517,131	\$ 202,342,297
13200	UNIVERSAL SURETY OF AMERICA	\$ 102,860	\$ 15,862,345	\$ 35,129,255	\$ 18,398,529	\$ 16,730,726
32522	MEDICAL MUTUAL INS CO OF NC	\$ 102,654	\$ 34,774,078	\$ 143,244,618	\$ 106,031,596	\$ 37,213,022
44105	OPHTHALMIC MUTUAL INS CO RRG	\$ 102,260	\$ 14,242,578	\$ 58,108,038	\$ 37,932,845	\$ 20,175,193
16667	UNITED GTY RESIDENTIAL INS CO OF NC	\$ 101,322	\$ 10,174,893	\$ 84,465,246	\$ 53,607,724	\$ 30,857,522
15962	KANSAS BANKERS SURETY CO	\$ 101,317	\$ 15,133,619	\$ 84,169,117	\$ 18,962,455	\$ 65,206,661
34339	METROPOLITAN GRP PROP & CAS INS CO	\$ 100,566	\$ 260,358,696	\$ 514,298,498	\$ 374,854,463	\$ 139,444,033
18139	PEAK PROPERTY & CASUALTY INS CORP	\$ 100,207	\$ 17,206,046	\$ 7,852,748	\$ 62,622	\$ 7,790,126
34622	GLENS FALLS INS CO	\$ 98,633	\$ 82,988,402	\$ 107,463,967	\$ 86,606,238	\$ 20,857,728
16063	GENERAL SECURITY INS CO	\$ 97,310	\$ 93,315,600	\$ 51,531,684	\$ 9,101,596	\$ 42,430,087
41211	TRITON INS CO	\$ 97,080	\$ 102,962,658	\$ 288,055,880	\$ 205,727,476	\$ 82,328,403
27138	HOUSEHOLD INSURANCE COMPANY	\$ 94,626	\$ 13,815,377	\$ 18,496,543	\$ 7,656,066	\$ 10,840,477
44016	NATIONAL HOME INS CO RRG	\$ 94,382	\$ 12,287,446	\$ 59,115,866	\$ 29,782,796	\$ 29,333,070
44237	MENTAL HEALTH RISK RETENTION GROUP	\$ 94,030	\$ 6,005,699	\$ 9,431,854	\$ 6,299,272	\$ 3,132,582
10815	VERLAN FIRE INS CO MD	\$ 92,299	\$ 3,500,143	\$ 12,483,708	\$ 3,543,104	\$ 8,940,604
10804	CONTINENTAL WESTERN INS CO	\$ 91,178	\$ 183,496,396	\$ 277,487,128	\$ 200,588,565	\$ 76,898,563
19046	TRAVELERS CASUALTY&SURETY CO OF IL	\$ 88,639	\$ 34,780,931	\$ 1,427,320,035	\$ 1,081,995,791	\$ 345,324,244
31232	MONUMENTAL GENERAL CASUALTY CO	\$ 88,140	\$ 42,431,736	\$ 34,055,460	\$ 8,014,002	\$ 26,041,458
15954	TRINITY UNIVERSAL INS CO OF KS	\$ 87,783	\$ 81,784,378	\$ 10,608,429	\$ 99,178	\$ 10,509,251
22039	GENERAL REINSURANCE CORP	\$ 87,538	\$ 17,702,793	\$ 15,408,052,223	\$ 9,868,546,313	\$ 5,539,505,910
26620	SHEFFIELD INS CORP (ALABAMA)	\$ 81,238	\$ 5,634,403	\$ 16,134,541	\$ 441,175	\$ 15,693,366
26565	OHIO INDEMNITY CO	\$ 80,732	\$ 20,803,468	\$ 32,539,900	\$ 8,629,060	\$ 23,910,841
43702	NORTH AMERICAN LUMBER INS CO	\$ 80,337	\$ 8,123,446	\$ 28,619,822	\$ 17,092,519	\$ 11,527,303
29912	LEGION INDEMNITY COMPANY	\$ 79,186	\$ 63,357,977	\$ 68,253,353	\$ 35,916,571	\$ 32,336,782
40150	MGA INS CO INC	\$ 78,543	\$ 27,097,963	\$ 57,117,418	\$ 36,963,823	\$ 20,153,595
34118	PREFERRED NATIONAL INS CO	\$ 76,265	\$ 39,000,465	\$ 77,421,107	\$ 49,210,208	\$ 28,210,899
12831	STATE NATIONAL INS CO INC	\$ 75,940	\$ 58,347,420	\$ 42,065,653	\$ 20,594,034	\$ 21,471,619
27847	INSURANCE CO OF THE WEST	\$ 75,472	\$ 100,509,622	\$ 421,335,459	\$ 211,260,198	\$ 210,075,260
20044	CORNHUSKER CASUALTY CO	\$ 74,288	\$ 19,890,148	\$ 448,446,484	\$ 37,253,738	\$ 411,192,746
35351	AMERICAN EMPIRE SURPLUS LNS INS CO	\$ 72,069	\$ 24,921,738	\$ 257,291,714	\$ 149,423,631	\$ 107,868,082
44121	AAOMS NATIONAL INS CO RRG	\$ 71,676	\$ 24,910,418	\$ 90,411,485	\$ 59,364,648	\$ 31,046,835
23850	PHILADELPHIA INSURANCE CO	\$ 71,497	\$ 5,554,058	\$ 117,660,180	\$ 78,983,043	\$ 38,677,137
12815	FINANCIAL GUARANTY INS CO	\$ 69,506	\$ 112,425,030	\$ 2,667,924,343	\$ 1,409,709,152	\$ 1,258,215,191
10200	AMERICAN LIVE STOCK INSURANCE CO	\$ 68,847	\$ 7,249,869	\$ 54,556,940	\$ 6,052,490	\$ 48,504,450
24350	TRIAD GUARANTY INS CORP	\$ 68,324	\$ 52,973,588	\$ 192,919,584	\$ 103,374,051	\$ 89,545,532
11967	GENERAL STAR NATIONAL INS CO	\$ 68,279	\$ 45,766,945	\$ 271,579,392	\$ 160,473,973	\$ 111,105,419
36510	ASSOC OF TRIAL LAWYERS ASR A MUT RRG	\$ 63,895	\$ 2,782,219	\$ 4,073,362	\$ 2,455,707	\$ 1,617,655
16578	FIRST COMMUNITY INS CO	\$ 62,956	\$ 28,391,148	\$ 17,180,223	\$ 8,909,467	\$ 8,270,756
44148	ARCHITECTS & ENGINEERS INS CO RRG	\$ 62,601	\$ 2,186,344	\$ 8,052,727	\$ 2,607,091	\$ 5,445,637
40169	METROPOLITAN CASUALTY INS CO	\$ 59,063	\$ 176,907,458	\$ 66,450,285	\$ 35,307,784	\$ 31,142,501
17680	FORUM INS CO	\$ 58,330	\$ 24,701,960	\$ 132,713,464	\$ 63,629,876	\$ 69,083,588
10877	KEMPER ENVIROMENTAL LTD	\$ 57,393	\$ 16,674,174	\$ 21,264,170	\$ 462,698	\$ 20,801,472
20885	KANSAS CITY FIRE & MARINE INS CO	\$ 57,339	\$ 23,776,719	\$ 47,901,053	\$ 31,317,812	\$ 16,583,241
39608	NUTMEG INS CO	\$ 56,993	\$ 33,577,124	\$ 8,607,998,732	\$ 91,817,416	\$ 8,516,181,316
10353	OOIDA RISK RETENTION GROUP INC	\$ 55,687	\$ 2,580,450	\$ 2,297,674	\$ 1,064,636	\$ 1,233,038
39322	SOREMA NORTH AMERICA REINSURANCE CO	\$ 55,122	\$ 11,227,543	\$ 475,248,993	\$ 299,318,975	\$ 175,930,018
17400	COREGIS IND CO	\$ 55,054	\$ 4,807,490	\$ 99,916,161	\$ 62,482,551	\$ 37,433,610
23906	NORTHWESTERN NATIONAL CASUALTY CO	\$ 54,842	\$ 108,927,913	\$ 368,693,346	\$ 288,284,671	\$ 80,408,677
24414	GENERAL CASUALTY CO OF WI	\$ 52,694	\$ 240,204,181	\$ 958,398,911	\$ 548,028,454	\$ 410,370,457
32301	NICHIDO FIRE & MARINE INS CO LTD	\$ 51,216	\$ 4,489,335	\$ 81,805,429	\$ 40,469,342	\$ 41,336,088

# Property and Casualty Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
21199	ROCK RIVER INS CO	\$ 50,000	\$ 7,698,895	\$ 92,720,979	\$ 52,227,138	\$ 40,493,841
23132	BANKERS MULTIPLE LINE INS CO	\$ 47,966	\$ 5,556,686	\$ 15,710,337	\$ 945,636	\$ 14,764,701
28665	CINCINNATI CASUALTY CO	\$ 45,675	\$ 147,959,114	\$ 247,990,477	\$ 5,153,511	\$ 242,836,967
16519	ALLIANCE GENERAL INSURANCE CO	\$ 45,328	\$ 10,851,473	\$ 27,809,111	\$ 23,399,497	\$ 4,409,614
16675	GEN ELEC MORTGAGE INS CORP OF NC	\$ 42,378	\$ 868,588	\$ 281,389,820	\$ 80,200,279	\$ 201,189,541
29530	AXA NORDSTERN ART INS CORP	\$ 42,328	\$ 19,877,351	\$ 39,872,871	\$ 21,696,498	\$ 18,176,373
23620	BURLINGTON INS CO	\$ 42,279	\$ 21,824,864	\$ 56,837,869	\$ 33,784,201	\$ 23,053,668
11592	INTERNATIONAL FIDELITY INS CO	\$ 40,583	\$ 35,524,742	\$ 63,074,190	\$ 24,482,120	\$ 38,592,070
16551	SAVERS PROPERTY & CASUALTY INS CO	\$ 40,467	\$ 38,485,403	\$ 66,351,972	\$ 40,176,875	\$ 26,175,097
36153	AETNA INSURANCE CO OF CT	\$ 37,921	\$ 54,398,002	\$ 60,561,691	\$ 9,515,027	\$ 51,046,663
24104	OHIO FARMERS INS CO	\$ 37,177	\$ 116,853,517	\$ 1,120,338,806	\$ 440,518,959	\$ 679,819,847
22497	HIGHLANDS UNDERWRITERS INS CO	\$ 35,846	\$ 18,280,551	\$ 25,954,900	\$ 785,925	\$ 25,168,975
30120	ZNAT INSURANCE CO	\$ 35,735	\$ 8,324,895	\$ 25,589,584	\$ 17,971,614	\$ 7,617,970
10083	NATIONAL CATHOLIC RRG	\$ 34,499	\$ 5,981,648	\$ 42,740,102	\$ 11,406,853	\$ 31,333,274
20079	NATIONAL FIRE & MARINE INS CO	\$ 34,220	\$ 9,047,690	\$ 2,486,611,773	\$ 82,539,028	\$ 2,404,072,745
37893	ULICO CASUALTY CO	\$ 34,171	\$ 129,787,702	\$ 155,542,622	\$ 99,271,460	\$ 56,271,162
40266	CMG MORTGAGE INS CO	\$ 33,979	\$ 18,307,093	\$ 70,530,757	\$ 34,632,536	\$ 35,898,221
22004	CIM INSURANCE CORP	\$ 33,435	\$ 77,623,020	\$ 24,688,921	\$ 8,714,785	\$ 15,974,135
33391	MUTUAL ASSURANCE INC	\$ 32,791	\$ 136,631,093	\$ 718,859,029	\$ 525,169,320	\$ 193,689,709
37206	CONTRACTORS BONDING & INS CO	\$ 31,844	\$ 38,852,742	\$ 62,609,728	\$ 41,483,181	\$ 21,126,547
23280	CINCINNATI INDEMNITY CO	\$ 31,672	\$ 26,307,815	\$ 49,717,226	\$ 919,034	\$ 48,798,192
42757	AGRI GENERAL INS CO	\$ 31,090	\$ 34,757,061	\$ 140,155,383	\$ 15,709,331	\$ 124,446,052
41858	AMERICAN DYNASTY SURPLUS LNS INS	\$ 30,750	\$ 16,224,566	\$ 24,678,701	\$ 2,889,048	\$ 21,789,653
36170	TRAVELERS CASUALTY COMPANY OF CT	\$ 30,598	\$ 5,693,647	\$ 246,938,759	\$ 184,779,064	\$ 62,159,695
15679	NATIONAL FIRE & INDEMNITY EXCHANGE	\$ 29,708	\$ 4,650,726	\$ 10,829,089	\$ 5,931,941	\$ 4,897,148
36250	ASSET GUARANTY INS CO	\$ 29,325	\$ 30,393,266	\$ 272,618,557	\$ 174,078,836	\$ 98,539,721
11142	UNITED CASUALTY INS CO OF AMERICA	\$ 29,151	\$ 30,285,356	\$ 38,792,547	\$ 4,679,551	\$ 34,112,996
19828	ARGONAUT-MIDWEST INS CO	\$ 28,918	\$ 36,427,905	\$ 228,934,989	\$ 57,494,028	\$ 171,440,961
34762	CENTURY AMERICAN INS CO	\$ 28,860	\$ 5,988,838	\$ 35,699,914	\$ 20,682,086	\$ 15,017,828
43460	FFG INSURANCE COMPANY	\$ 28,486	\$ 4,664,478	\$ 21,048,415	\$ 8,211,933	\$ 12,836,482
40541	GROCERS INS CO	\$ 28,023	\$ 32,305,720	\$ 65,899,379	\$ 42,745,886	\$ 23,153,493
20559	FULCRUM INS CO	\$ 26,704	\$ 29,830,988	\$ 38,871,935	\$ 2,283,097	\$ 36,588,838
27502	WESTERN GENERAL INS CO	\$ 26,035	\$ 42,462,167	\$ 27,271,498	\$ 15,300,306	\$ 11,971,192
33588	FIRST LIBERTY INS CORP	\$ 25,249	\$ 65,273,356	\$ 32,938,707	\$ 16,947,167	\$ 15,991,540
41416	STATEWIDE INS CO	\$ 24,857	\$ 21,885,866	\$ 39,910,934	\$ 28,059,057	\$ 11,851,877
24554	WINTERTHUR INTERNATL AMER INS CO	\$ 24,473	\$ 108,212,996	\$ 63,450,053	\$ 46,461,108	\$ 16,988,945
11630	JEFFERSON INS CO OF NY	\$ 24,128	\$ 66,681,545	\$ 309,586,004	\$ 188,386,744	\$ 121,199,260
13307	UNDERWRITERS INDEMNITY CO	\$ 23,855	\$ 4,515,261	\$ 25,380,528	\$ 7,714,976	\$ 17,665,552
36447	PRUDENTIAL GENERAL INS CO	\$ 23,605	\$ 11,720,738	\$ 12,192,875	\$ 887,610	\$ 11,305,265
42250	FRONTIER PACIFIC INS CO	\$ 23,209	\$ 59,073,454	\$ 77,307,028	\$ 42,387,278	\$ 34,919,750
24449	REGENT INS CO	\$ 21,326	\$ 177,722,257	\$ 224,808,704	\$ 140,572,725	\$ 84,235,979
11150	FIRST AMERICAN INS CO	\$ 20,880	\$ 26,450,109	\$ 43,329,024	\$ 26,780,487	\$ 16,548,540
38830	LINCOLN NATIONAL HLTH & CAS INS CO	\$ 19,973	\$ 67,035,743	\$ 365,163,706	\$ 290,309,720	\$ 74,853,986
25291	ARDI EXCHANGE A RISK RETENTION GRP	\$ 19,478	\$ 1,998,344	\$ 5,149,360	\$ 2,745,562	\$ 2,403,798
29548	WESTERN INDEMNITY INS CO	\$ 18,245	\$ 36,072,065	\$ 116,503,929	\$ 80,568,876	\$ 35,935,053
18619	UNDERWRITERS INS CO	\$ 18,164	\$ 57,167,355	\$ 265,957,546	\$ 26,942,716	\$ 239,014,830
36307	GRAY INS CO	\$ 16,105	\$ 21,336,250	\$ 127,713,080	\$ 89,483,203	\$ 38,229,877
30325	ZALE INDEMNITY CO	\$ 16,020	\$ 4,211,412	\$ 22,779,409	\$ 9,531,017	\$ 13,248,392
10691	RESIDENTIAL INSURANCE CO INC RRG	\$ 13,343	\$ 1,192,861	\$ 2,531,092	\$ 789,482	\$ 1,741,610
10232	AMERICAN ASSOC OF OTHODONTISTS RRG	\$ 13,091	\$ 3,366,800	\$ 8,957,790	\$ 6,068,189	\$ 2,889,601
25496	TIG INDEMNITY COMPANY	\$ 12,625	\$ 98,062,035	\$ 20,760,670	\$ 680,519	\$ 20,080,151
10164	CPA MUTUAL INS CO OF AMERICA RRG	\$ 12,559	\$ 6,977,499	\$ 20,692,693	\$ 7,610,650	\$ 13,082,043
40940	WESTERN PACIFIC MUT INS CO RRG	\$ 12,033	\$ 9,919,666	\$ 66,479,507	\$ 39,700,573	\$ 26,778,933
41513	FOREMOST SIGNATURE INS CO	\$ 11,595	\$ 91,793,785	\$ 17,474,378	\$ 4,013,770	\$ 13,460,608
11770	UNITED FINANCIAL CASUALTY CO	\$ 11,385	\$ 95,641,775	\$ 191,775,311	\$ 137,088,811	\$ 54,686,500
25038	NORTH AMERICAN CAPACITY INS CO	\$ 11,270	\$ 5,056,153	\$ 30,686,252	\$ 1,364,146	\$ 29,322,106
42668	VESTA INSURANCE CORP	\$ 10,739	\$ 22,185,548	\$ 6,973,596	\$ 524,406	\$ 6,449,190
31968	MERASTAR INS CO	\$ 10,624	\$ 30,238,153	\$ 43,897,693	\$ 25,748,693	\$ 18,149,000
10084	TITLE INDUSTRY ASSURANCE CO RRG	\$ 10,171	\$ 1,414,604	\$ 2,828,378	\$ 584,296	\$ 2,244,082
28519	MOUNTBATTEN SURETY COMPANY INC	\$ 10,131	\$ 13,309,394	\$ 9,277,063	\$ (1,260,343)	\$ 10,537,406
10120	EVEREST NATIONAL INSURANCE CO	\$ 9,900	\$ 66,863,065	\$ 75,854,943	\$ 22,794,158	\$ 53,060,785
21334	EMPIRE IND INS CO	\$ 9,589	\$ 34,621,269	\$ 26,771,772	\$ 214,450	\$ 26,557,322
25895	UNITED STATES LIABILITY INS CO	\$ 8,661	\$ 40,841,178	\$ 262,571,176	\$ 83,758,175	\$ 178,813,004
38318	REPUBLIC INS CO	\$ 8,577	\$ 10,593,423	\$ 281,341,765	\$ 245,026,050	\$ 36,315,715
35963	AMERICAN FIDELITY & LIBERTY INS CO	\$ 8,417	\$ 19,740,805	\$ 25,427,343	\$ 19,855,628	\$ 5,571,716
19224	NORTHBROOK PROPERTY & CAS INS CO	\$ 8,362	\$ 3,421,782	\$ 348,851,746	\$ 105,844,490	\$ 243,007,256
34690	PROPERTY & CAS INS CO OF HARTFORD	\$ 7,907	\$ 4,984,577	\$ 87,471,875	\$ 65,744,048	\$ 21,727,827
32808	ILLINOIS EMCASCO INS CO	\$ 7,869	\$ 31,306,828	\$ 119,018,912	\$ 90,024,859	\$ 28,994,053
22527	HOME INS CO	\$ 6,951	\$ 2,662,286	\$ 755,153,240	\$ 707,785,202	\$ 47,368,038
36650	MID-STATE SURETY CORP	\$ 6,883	\$ 10,776,640	\$ 16,814,518	\$ 6,807,790	\$ 10,006,728
41750	ST PAUL MEDICAL LIABILITY INS CO	\$ 6,105	\$ 23,579,102	\$ 112,152,426	\$ 53,790,399	\$ 58,362,027
10146	AMERICAN COLONIAL INSURANCE CO	\$ 5,470	\$ 5,470	\$ 293,482	\$ 20,250	\$ 273,232
16217	NATIONAL FARMERS UNION PROP & CAS	\$ 4,918	\$ 149,592,209	\$ 163,678,075	\$ 104,796,056	\$ 58,882,019
28258	CONTINENTAL NATIONAL INDEMNITY CO	\$ 4,406	\$ 31,301,892	\$ 44,812,667	\$ 30,479,108	\$ 14,333,559
41238	TRANS PACIFIC INS CO	\$ 4,276	\$ 11,813,933	\$ 36,256,678	\$ 9,840,123	\$ 26,416,555



# Property and Casualty Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
12297	PETROLEUM CASUALTY CO	\$ 4,064	\$ 5,381,171	\$ 12,751,992	\$ 6,010,304	\$ 6,741,688
42633	FAR WEST INS CO	\$ 3,797	\$ 9,972,559	\$ 17,551,808	\$ 9,989,360	\$ 7,562,448
19011	MIDWESTERN INS CO	\$ 3,401	\$ 65,937	\$ 34,576,489	\$ 22,501,426	\$ 12,075,062
37907	DEERBROOK INS CO	\$ 3,383	\$ 119,648,438	\$ 31,141,968	\$ 9,321,547	\$ 21,820,421
18333	ATLAS ASSURANCE CO OF AMERICA	\$ 3,258	\$ 34,603,825	\$ 831,058,929	\$ 446,235,623	\$ 384,823,306
19216	SOUTHERN INS CO	\$ 3,211	\$ 19,945,652	\$ 9,326,407	\$ 559,604	\$ 8,766,803
26085	WARNER INS CO	\$ 3,036	\$ 18,213,891	\$ 48,817,031	\$ 17,150,446	\$ 31,666,585
14990	PENNSYLVANIA NTL MUTUAL CAS INS CO	\$ 2,799	\$ 349,914,175	\$ 545,901,013	\$ 370,194,228	\$ 175,706,785
27790	CANAL INDEMNITY CO	\$ 2,737	\$ 16,108,050	\$ 26,474,145	\$ 543,172	\$ 25,930,973
15008	MS CASUALTY INS CO	\$ 2,626	\$ 28,763,776	\$ 60,138,593	\$ 46,292,480	\$ 13,846,113
20370	ROYAL & SUNALLIANCE PERSONAL INS CO	\$ 2,222	\$ 8,662,823	\$ 409,803,297	\$ 31,391,665	\$ 378,411,632
10234	NATIONAL SRVC CONTRACT INS CO RRG	\$ 1,872	\$ 1,819,188	\$ 5,064,233	\$ 3,488,776	\$ 1,575,457
35777	INTERNATIONAL INDEMNITY CO	\$ 1,815	\$ 21,035,901	\$ 53,620,837	\$ 38,387,776	\$ 15,233,059
22950	ACSTAR INSURANCE COMPANY	\$ 1,757	\$ 5,912,205	\$ 56,647,559	\$ 31,815,792	\$ 24,831,767
22888	SOUTHERN FIRE & CASUALTY CO	\$ 1,610	\$ 6,761,910	\$ 7,039,373	\$ -	\$ 7,039,373
16810	AMERICAN MERCURY INSURANCE COMPANY	\$ 1,050	\$ 43,741,520	\$ 122,164,571	\$ 72,249,716	\$ 49,914,855
24198	PEERLESS INS CO	\$ 1,050	\$ 314,226,083	\$ 737,631,466	\$ 531,157,751	\$ 206,473,715
11622	INVESTORS INS CO OF AMERICA	\$ 1,000	\$ 30,232,206	\$ 170,975,133	\$ 129,900,544	\$ 41,074,589
39969	AMERICAN SAFETY CASUALTY INS CO	\$ 970	\$ 4,602,529	\$ 17,169,636	\$ 8,265,269	\$ 8,904,367
12300	AMERICAN CONTRACTORS INS CO RRG	\$ 969	\$ 9,258,575	\$ 19,851,632	\$ 11,898,522	\$ 7,953,109
26275	AMERICAN NATL LAWYERS INS RCPL RRG	\$ 881	\$ 23,492,590	\$ 9,013,753	\$ 4,634,680	\$ 4,379,073
39462	QUEENSWAY INTERNATIONAL INDEMNITY CO	\$ 875	\$ 5,042,252	\$ 21,666,401	\$ 6,315,557	\$ 15,350,843
27855	ZURICH AMERICAN INS CO OF IL	\$ 874	\$ 151,686,357	\$ 74,395,201	\$ 51,737,951	\$ 22,657,249
37710	GREAT PACIFIC INS CO	\$ 811	\$ 17,927,551	\$ 34,531,430	\$ 10,299,230	\$ 24,232,200
31453	FINANCIAL PACIFIC INS CO	\$ 756	\$ 43,234,460	\$ 58,205,961	\$ 37,936,021	\$ 20,269,940
25933	UNIVERSAL SURETY CO	\$ 715	\$ 5,151,515	\$ 89,832,185	\$ 18,708,115	\$ 71,124,070
37915	AMERICAN CENTRAL INSURANCE CO	\$ 671	\$ 148,470,857	\$ 27,617,937	\$ 13,409,743	\$ 14,208,194
18732	COMMERCIAL LOAN INS CORP	\$ 571	\$ 157,142	\$ 38,589,937	\$ 3,671,995	\$ 34,917,942
41980	RELANCE SURETY CO	\$ 550	\$ 2,987,844	\$ 22,940,314	\$ 502,526	\$ 22,437,788
22209	ATLANTIC INS CO	\$ 528	\$ 2,839,686	\$ 33,522,840	\$ 16,809,398	\$ 16,713,442
22861	SOUTHERN PILOT INS CO	\$ 440	\$ 23,710,241	\$ 89,818,108	\$ 55,176,621	\$ 34,641,487
24503	BLUE RIDGE INS CO	\$ 354	\$ 79,650,251	\$ 188,827,079	\$ 97,953,182	\$ 90,873,897
22489	HIGHLANDS INS CO	\$ 311	\$ 110,817,402	\$ 874,301,239	\$ 680,275,023	\$ 194,026,216
26310	GRANITE RE INC	\$ 250	\$ 2,711,834	\$ 3,064,593	\$ 1,048,868	\$ 2,015,726
36455	NORTHBROOK INDEMNITY CO	\$ 230	\$ 148,389	\$ 24,298,846	\$ 151,497	\$ 24,147,349
23434	MIDDLESEX INS CO	\$ 147	\$ 67,995,969	\$ 304,486,943	\$ 201,258,422	\$ 103,228,517
23914	NORTHWESTERN NTL INS CO MILWAUKEE	\$ 102	\$ 898,064	\$ 93,786,745	\$ 90,786,745	\$ 3,000,000
44423	UNITED SURETY & INDEMNITY CO	\$ 42	\$ 1,444,372	\$ 739,600	\$ 557,648	\$ 6,891,613
26786	WMAC CREDIT INS CORP	\$ 10	\$ 5,314	\$ 4,296,202	\$ 44,794	\$ 4,251,408
18341	INSURANCE CORP OF NEW YORK	\$ (15)	\$ 116,852,599	\$ 431,674,273	\$ 299,926,793	\$ 131,747,483
27073	NIPPON FIRE & MAR INS CO LTD US BR	\$ (15)	\$ 12,150,977	\$ 168,870,740	\$ 108,129,556	\$ 60,741,184
20052	NATIONAL LIABILITY & FIRE INS CO	\$ (182)	\$ 12,307,329	\$ 340,644,876	\$ 43,131,808	\$ 297,513,068
20710	CENTURY INDEMNITY CO	\$ (463)	\$ 607,512	\$ 2,693,241,651	\$ 2,374,724,976	\$ 318,516,679
36781	CENTRIS INS CO	\$ (798)	\$ 32,087,585	\$ 31,769,164	\$ 8,353,699	\$ 23,415,465
37990	AMERICAN EMPIRE INSURANCE CO	\$ (1,848)	\$ (12,399)	\$ 26,080,290	\$ 5,439,914	\$ 20,640,377
37338	PACIFIC INS CO	\$ (2,399)	\$ 12,268,927	\$ 432,824,714	\$ 350,044,529	\$ 82,780,185
35262	PHOENIX ASSUR CO OF NY	\$ (2,571)	\$ 401,355	\$ 182,253,742	\$ 46,454,916	\$ 135,798,826
42307	NAVIGATORS INS CO	\$ (3,968)	\$ 69,790,446	\$ 253,766,962	\$ 144,107,979	\$ 109,658,983
19844	ARGONAUT-SOUTHWEST INSURANCE CO	\$ (4,364)	\$ 9,470,177	\$ 18,572,397	\$ 5,318,061	\$ 13,254,336
11460	HOMESTEAD INS CO	\$ (11,982)	\$ 1,287,067	\$ 79,049,867	\$ 72,381,311	\$ 6,668,556
36463	NORTHBROOK NATIONAL INS CO	\$ (15,073)	\$ 152,643	\$ 80,770,895	\$ 55,804,686	\$ 24,966,209
34991	GENESIS INDEMNITY INSURANCE CO	\$ (24,459)	\$ 12,920,255	\$ 45,678,795	\$ 7,722,647	\$ 37,956,148
25771	GAN NORTH AMERICAN INS CO	\$ (29,848)	\$ 3,449,925	\$ 31,453,226	\$ 21,018,454	\$ 10,434,772
35106	NIAGARA FIRE INSURANCE CO	\$ (30,747)	\$ 239,140	\$ 154,653,523	\$ 89,102,569	\$ 65,550,953
15989	AXA GLOBAL RISKS US UNDERWRITERS	\$ (44,626)	\$ (44,626)	\$ 16,708,986	\$ 379,429	\$ 16,329,557
39527	HERITAGE INDEMNITY CO	\$ (200,356)	\$ 9,388,913	\$ 232,576,219	\$ 187,852,890	\$ 44,723,329

# Life and Health Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	AR LIFE AND ANNUITY PREM.	ANNY OTH FND DPST	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
69345	TEACHERS INS & ANN ASSOC OF AMER	\$ 57,536,831	\$ 5,408,183	\$ 464,920	\$ 63,409,734	\$ 5,740,596,731	\$ 102,216,237,906	\$ 95,893,029,258	\$ 6,323,208,648
65978	METROPOLITAN LIFE INS CO	\$ 32,740,666	\$ 80,492,328	\$ 8,244,171	\$ 121,477,165	\$ 13,452,033,341	\$ 178,136,086,780	\$ 170,748,249,663	\$ 7,387,837,117
68896	SOUTHERN FARM BUREAU LIFE INS CO	\$ 30,460,266	\$ 8,556,831	\$ 1,036,136	\$ 40,053,233	\$ 416,639,826	\$ 5,494,477,184	\$ 4,941,459,544	\$ 553,017,640
69108	STATE FARM LIFE INS CO	\$ 28,331,984	\$ -	\$ -	\$ 28,331,984	\$ 2,599,566,067	\$ 25,151,702,260	\$ 22,476,602,237	\$ 2,675,100,023
68241	PRUDENTIAL INS CO OF AMER	\$ 27,201,353	\$ 6,539,611	\$ 33,160,066	\$ 66,901,030	\$ 11,136,754,369	\$ 195,862,662,343	\$ 187,326,348,146	\$ 8,536,314,197
76091	NORTHWESTERN MUTUAL LIFE INS CO	\$ 27,105,062	\$ 432,228	\$ 3,331,119	\$ 30,868,409	\$ 8,292,651,735	\$ 77,989,750,906	\$ 73,248,931,338	\$ 4,740,819,568
66915	NEW YORK LIFE INS CO	\$ 26,791,946	\$ 9,079,248	\$ 3,543,708	\$ 39,414,902	\$ 6,304,358,179	\$ 68,851,613,629	\$ 63,276,093,478	\$ 5,575,520,151
88072	HARTFORD LIFE INSURANCE CO	\$ 21,598,985	\$ 8,284,897	\$ 554,880	\$ 30,438,762	\$ 6,388,407,446	\$ 73,782,837,900	\$ 72,106,889,379	\$ 1,675,948,521
94358	USABLE LIFE	\$ 17,496,589	\$ -	\$ 14,430,707	\$ 31,927,296	\$ 40,759,196	\$ 73,843,135	\$ 32,786,844	\$ 41,056,291
65056	JACKSON NATIONAL LIFE INS CO	\$ 17,190,491	\$ 1,613,608	\$ -	\$ 18,804,099	\$ 2,613,590,725	\$ 34,994,780,711	\$ 32,867,338,941	\$ 2,127,441,770
65005	IDS LIFE INS CO	\$ 16,518,907	\$ 18,103,269	\$ 1,695,238	\$ 36,317,414	\$ 1,744,036,032	\$ 46,291,181,334	\$ 44,407,776,216	\$ 1,883,405,119
91596	NEW YORK LIFE INS & ANNUITY CORP	\$ 16,299,291	\$ -	\$ -	\$ 16,299,291	\$ 3,721,869,426	\$ 23,350,852,954	\$ 22,256,119,247	\$ 1,094,733,707
66672	AMERICAN GENERAL LIFE & ACC INS CO	\$ 14,045,857	\$ -	\$ 2,335,725	\$ 16,381,582	\$ 1,059,894,497	\$ 8,743,618,131	\$ 8,369,962,354	\$ 373,655,777
65757	SHELTER LIFE INSURANCE CO	\$ 12,444,820	\$ -	\$ 2,502,976	\$ 14,947,796	\$ 87,595,127	\$ 550,693,841	\$ 436,603,392	\$ 114,090,449
83836	SELECTED FUNERAL & LIFE INS CO	\$ 10,906,423	\$ -	\$ -	\$ 10,906,423	\$ 13,852,146	\$ 91,078,641	\$ 77,278,374	\$ 13,800,267
62308	CONNECTICUT GENERAL LIFE INS CO	\$ 10,698,755	\$ 438,642	\$ 6,479,725	\$ 17,617,122	\$ 5,128,778,339	\$ 69,212,874,896	\$ 67,423,825,294	\$ 1,789,049,602
68195	PROVIDENT LIFE & ACCIDENT INS CO	\$ 10,383,319	\$ 60,881	\$ 5,038,623	\$ 15,482,823	\$ 1,295,497,878	\$ 10,108,260,390	\$ 9,590,024,575	\$ 518,235,815
86509	AETNA LIFE INS & ANNUITY CO	\$ 10,202,406	\$ 20,856,886	\$ -	\$ 31,059,292	\$ 792,794,235	\$ 41,401,253,455	\$ 40,628,246,927	\$ 773,006,528
62944	EQUITABLE LIFE ASSOC OF THE US	\$ 10,193,657	\$ 48,120,612	\$ 552,495	\$ 58,866,764	\$ 3,453,965,554	\$ 82,773,507,939	\$ 79,801,848,854	\$ 3,171,659,085
60682	CONSECO ANNUITY ASSURANCE CO	\$ 10,139,760	\$ -	\$ 35,683	\$ 10,175,443	\$ 1,141,666,213	\$ 8,723,437,010	\$ 8,247,457,140	\$ 475,979,871
67121	TRANSAMERICA OCCIDENTAL LIC	\$ 9,892,312	\$ 7,690	\$ 574,684	\$ 10,464,686	\$ 1,401,737,554	\$ 19,883,829,935	\$ 18,039,668,454	\$ 1,844,161,481
65536	GE LIFE AND ANNUITY ASSUR CO	\$ 8,783,488	\$ 87,845	\$ 2,953	\$ 8,874,266	\$ 1,276,921,693	\$ 12,706,022,638	\$ 12,224,955,078	\$ 481,057,560
77984	FIRST VARIABLE LIFE INS CO	\$ 8,619,123	\$ -	\$ -	\$ 8,619,123	\$ 53,323,627	\$ 529,567,844	\$ 499,116,522	\$ 30,451,318
70211	VALLEY FORGE LIFE INSURANCE CO	\$ 8,533,777	\$ -	\$ -	\$ 8,533,777	\$ 772,612,165	\$ 773,017,537	\$ 625,917,251	\$ 147,100,286
67865	JEFFERSON-PILOT LIFE INS CO	\$ 7,947,626	\$ 329,037	\$ 4,116,323	\$ 12,392,986	\$ 1,051,853,979	\$ 8,282,835,921	\$ 7,349,834,644	\$ 933,001,277
68357	RELIABLE LIFE INS CO	\$ 7,488,337	\$ -	\$ 492,734	\$ 7,981,071	\$ 102,212,588	\$ 574,825,392	\$ 502,967,472	\$ 71,857,920
65919	PRIMERICA LIFE INS CO	\$ 6,861,038	\$ -	\$ 26,853	\$ 6,987,891	\$ 1,147,050,773	\$ 3,775,601,655	\$ 2,854,639,137	\$ 1,420,962,518
80128	NORTHBROOK LIFE INSURANCE CO	\$ 6,736,476	\$ -	\$ -	\$ 6,736,476	\$ 1,040,814,241	\$ 7,134,276,528	\$ 7,065,393,954	\$ 68,882,574
60186	ALLSTATE LIFE INSURANCE CO	\$ 6,535,468	\$ -	\$ 2,462,197	\$ 8,997,665	\$ 1,316,632,157	\$ 29,144,572,191	\$ 26,719,245,532	\$ 2,425,326,658
67105	RELIANTAR LIFE INS CO	\$ 6,465,603	\$ 124,476	\$ 1,205,464	\$ 7,795,543	\$ 1,213,973,473	\$ 9,769,458,959	\$ 8,706,059,770	\$ 1,063,399,180
63605	GENERAL AMERICAN LIFE INSURANCE CO	\$ 6,215,391	\$ 4,412,652	\$ 1,147,609	\$ 11,775,652	\$ 1,257,567,679	\$ 14,044,051,092	\$ 12,896,639,870	\$ 1,147,411,222
65099	JOHN HANCOCK MUTUAL LIFE INS CO	\$ 6,164,659	\$ 2,403,993	\$ 5,051,240	\$ 13,619,892	\$ 2,523,391,202	\$ 58,362,516,997	\$ 54,973,866,344	\$ 3,388,650,653
65838	MANUFACTURERS LIFE INS CO USA	\$ 6,033,467	\$ 2,790,732	\$ 7,643	\$ 8,831,842	\$ 1,106,899,249	\$ 21,599,593,681	\$ 20,294,421,048	\$ 1,305,172,633
63177	FARMERS NEW WORLD LIFE INS CO	\$ 5,864,347	\$ 1,369,102	\$ 978	\$ 7,234,427	\$ 484,399,315	\$ 4,301,064,424	\$ 3,412,420,473	\$ 888,643,951
67466	PACIFIC LIFE INSURANCE CO	\$ 5,809,801	\$ 4,428,353	\$ 1,040,045	\$ 11,278,199	\$ 1,670,243,797	\$ 37,584,847,807	\$ 36,427,444,210	\$ 1,157,403,587
67644	PENN MUTUAL LIFE INS CO	\$ 5,644,187	\$ 2,358,994	\$ 21,225	\$ 8,024,406	\$ 333,645,630	\$ 7,328,275,976	\$ 6,833,064,109	\$ 495,211,867
74365	SOUTHERN PIONEER LIFE INS CO	\$ 5,577,436	\$ -	\$ 1,243,517	\$ 6,820,953	\$ 7,713,872	\$ 18,104,641	\$ 8,892,862	\$ 9,211,789
65935	MASSACHUSETTS MUTUAL LIFE INS CO	\$ 5,383,979	\$ 2,561,346	\$ 614,490	\$ 6,559,815	\$ 4,754,625,301	\$ 62,675,441,363	\$ 59,486,703,854	\$ 3,188,737,510
64246	GUARDIAN LIFE INS CO OF AMER	\$ 5,349,496	\$ -	\$ 10,241,163	\$ 15,590,659	\$ 4,501,297,915	\$ 15,786,313,839	\$ 14,230,933,321	\$ 1,555,380,518
66168	MINNESOTA LIFE INS COMPANY	\$ 5,277,411	\$ (72,086)	\$ 702,947	\$ 5,908,272	\$ 1,559,736,543	\$ 15,254,810,077	\$ 14,306,925,067	\$ 947,885,010
69868	UNITED OF OMAHA LIFE INS CO	\$ 5,252,143	\$ 102,728	\$ 1,527,925	\$ 6,882,796	\$ 1,460,515,467	\$ 10,022,668,334	\$ 9,403,062,585	\$ 619,605,749
68136	PROTECTIVE LIFE INS CO	\$ 5,096,906	\$ 14,175,723	\$ 1,380,861	\$ 20,653,490	\$ 706,334,395	\$ 7,752,771,251	\$ 7,214,544,652	\$ 538,226,592
83909	UNION LIFE INS CO	\$ 4,731,592	\$ -	\$ 1,419,157	\$ 6,150,749	\$ 13,489,213	\$ 9,156,738	\$ 9,156,738	\$ 4,332,466
84034	FIRST GUARANTY INS CO	\$ 4,649,130	\$ -	\$ -	\$ 4,649,130	\$ 4,721,585	\$ 30,314,941	\$ 25,990,099	\$ 4,324,842
63401	FIRST COLONY LIFE INS CO	\$ 4,628,554	\$ 1,426	\$ 93	\$ 4,630,073	\$ 1,198,811,130	\$ 10,944,611,798	\$ 10,001,195,425	\$ 943,416,373
90204	JOHN HANCOCK VARIABLE LIFE INS CO	\$ 4,572,628	\$ 1,473,180	\$ -	\$ 6,045,808	\$ 1,254,274,117	\$ 8,599,002,589	\$ 8,268,222,546	\$ 330,780,043
60275	AMERICAN BANKERS LIFE ASS CO OF FL	\$ 4,505,189	\$ -	\$ 676,255	\$ 5,181,444	\$ 700,930,132	\$ 746,145,339	\$ 599,954,680	\$ 146,190,659
65595	LINCOLN BENEFIT LIFE CO	\$ 4,422,985	\$ -	\$ 27,303	\$ 4,450,288	\$ 1,186,445,012	\$ 989,087,655	\$ 842,246,133	\$ 146,841,522
68044	MIDLAND NATIONAL LIFE INS CO	\$ 4,309,734	\$ -	\$ 38	\$ 4,309,772	\$ 420,563,298	\$ 3,430,530,349	\$ 3,048,692,086	\$ 383,838,263
90212	GREAT SOUTHERN LIFE INS CO	\$ 4,284,214	\$ -	\$ 6,385	\$ 4,290,599	\$ 190,991,305	\$ 1,160,862,396	\$ 1,020,085,035	\$ 140,777,363
86231	PFL LIFE INS CO	\$ 4,203,386	\$ 1,384,951	\$ 3,645,254	\$ 9,233,591	\$ 838,262,241	\$ 9,648,708,358	\$ 9,286,180,004	\$ 362,528,354
69950	SOUTHLAND LIFE INSURANCE CO	\$ 4,188,841	\$ -	\$ 426,150	\$ 4,614,991	\$ 451,033,658	\$ 1,717,154,280	\$ 1,634,208,523	\$ 82,945,757
72656	ARKANSAS NATIONAL LIFE INS CO	\$ 4,030,861	\$ -	\$ -	\$ 4,030,861	\$ 4,044,548	\$ 75,778,449	\$ 54,099,934	\$ 21,678,515
92509	LIFESGA INSURANCE CO	\$ 4,020,606	\$ -	\$ -	\$ 4,020,606	\$ 616,785,939	\$ 2,350,193,045	\$ 2,237,099,610	\$ 113,093,435
60739	AMERICAN NATIONAL INSURANCE CO	\$ 3,983,993	\$ -	\$ 3,613,305	\$ 7,551,238	\$ 808,106,900	\$ 6,983,592,809	\$ 5,277,565,778	\$ 1,706,027,031
69663	USAA LIFE INS CO	\$ 3,920,494	\$ -	\$ 795,566	\$ 4,716,060	\$ 803,355,047	\$ 6,904,430,383	\$ 6,416,205,961	\$ 488,224,423
65900	CONSECO LIFE INSURANCE CO	\$ 3,770,755	\$ -	\$ 3,394,407	\$ 7,165,162	\$ 649,829,672	\$ 3,852,183,061	\$ 3,620,620,939	\$ 271,552,122
60488	AMERICAN GENERAL LIFE INS CO	\$ 3,769,534	\$ 470,696	\$ -	\$ 4,239,230	\$ 638,431,347	\$ 8,290,361,435	\$ 6,619,949,894	\$ 1,670,411,541
69930	UNITED INS CO OF AMER	\$ 3,734,588	\$ -	\$ 932,412	\$ 4,667,000	\$ 299,938,483	\$ 2,467,099,539	\$ 1,609,890,545	\$ 857,208,994
66850	NATIONAL WESTERN LIFE INS CO	\$ 3,734,205	\$ 376,000	\$ -	\$ 4,110,205	\$ 517,541,239	\$ 3,175,319,096	\$ 2,864,328,418	\$ 310,990,670
68608	SAFECO LIFE INS CO	\$ 3,705,475	\$ 2,066,403	\$ 1,069,218	\$ 6,841,096	\$ 1,550,497,600	\$ 14,971,114,610	\$ 14,214,323,255	\$ 576,791,355
78778	GUARDIAN INSURANCE & ANNUITY CO INC	\$ 3,700,855	\$ 5,760,128	\$ -	\$ 9,460,983	\$ 615,768,837	\$ 9,548,978,369	\$ 9,321,591,331	\$ 227,387,036
83968	CITIZENS FIDELITY INS CO	\$ 3,700,633	\$ -	\$ 5,133	\$ 3,705,766	\$ 3,734,396	\$ 36,215,637	\$ 29,633,941	\$ 6,581,696
65129	KANSAS CITY LIFE INS CO	\$ 3,511,946	\$ 2,138,754	\$ 659,705	\$ 6,310,405	\$ 186,909,883	\$ 2,488,145,488	\$ 2,278,899,885	\$ 209,245,605
70750	PROVIDENTMUTUAL LIFE ANN CO OF AMER	\$ 3,507,839	\$ 2,928,301	\$ -	\$ 6,436,140	\$ 51,538,781	\$ 1,377,500,466	\$ 1,332,770,897	\$ 44,729,569
73881	AMERICAN LIFE & ANNUITY CO	\$ 3,495,929	\$ -	\$ -	\$ 3,495,929	\$ 3,526,943	\$ 16,626,947	\$ 15,350,608	\$ 1,276,339
83798	MEMORIAL INS CO OF AMER	\$ 3,486,523	\$ -	\$ -	\$ 3,486,523	\$ 3,458,840	\$ 54,182,682	\$ 28,069,532	\$ 26,113,150
91472	GLOBE LIFE & ACCIDENT INS CO	\$ 3,444,342	\$ -	\$ 664,098	\$ 4,108,440	\$ 292,202,868	\$ 1,147,835,287	\$ 994,747,353	\$ 153,087,934
64017	CONSECO VARIABLE INS CO	\$ 3,293,500	\$ 278,761	\$ 631,320	\$ 4,203,581	\$ 142,308,107	\$ 2,658,803,483	\$ 2,524,759,059	\$ 134,044,425
61492	BUSINESS MENS ASSURANCE CO OF AMER	\$ 3,184,544	\$ -	\$ 504,474	\$ 3,689,018	\$ 201,648,790	\$ 2,688,946,064	\$ 2,462,601,278	\$ 226,344,786
80942	GOLDEN AMERICAN LIFE INS CO	\$ 3,162,597	\$ 10,413,988	\$ -	\$ 13,576,585	\$ 593,772,513	\$ 4,283,646,585	\$ 4,100,601,396	\$ 183,045,189
64130	LIFE INVESTORS INS CO OF AMER	\$ 3,157,089	\$ 90,805	\$ 12,724,862	\$ 15,972,756	\$ 774,950,557	\$ 7,392,869,729	\$ 6,867,761,687	\$ 525,108,042
67814	PHOENIX HOME LIFE MUTUAL INS CO	\$ 3,139,712	\$ 570,935	\$ 535,015	\$ 4,245,662	\$ 1,617,528,710	\$ 16,462,388,085	\$ 15,557,071,161	\$ 905,316,924
62626	CUNA MUTUAL LIFE INS SOCIETY	\$ 3,101,725	\$ 378,190	\$ 3,241,174	\$ 6,721,089	\$ 946,742,036	\$ 2,130,631,070	\$ 1,739,878,587	\$ 390,752,483
68713	SECURITY LIFE OF DENVER INS CO	\$ 3,082,871	\$ -	\$ 8,937	\$ 3,091,808	\$ 846,359,961	\$ 5,596,741,439	\$ 5,283,838,971	\$ 312,902,468
62235	UNUM LIFE INS CO OF AMER	\$ 3,053,296	\$ 174	\$ 14,190,624	\$ 17,244,094	\$ 7,226,037,880	\$ 7,295,979,298	\$ 6,208,982,525	\$ 1,086,996,773
80802	SUN LIFE ASS CO OF CANADA	\$ 3,025,194	\$ -	\$ 645,385	\$ 3,670,579	\$ 1,220,167,548	\$ 6,970,725,387	\$ 6,451,117,590	\$ 519,607,797
94234	AMERICAN ENTERPRISE LIFE INS CO	\$ 2,948,194	\$ 58,855	\$ -	\$ 3,007,049	\$ 294,768,041	\$ 4,639,761,182	\$ 4,309,173,272	\$ 330,587,910
71153	HARTFORD LIFE & ANNUITY INS CO	\$ 2,891,599	\$ 51,367,900	\$ 5,167	\$ 54,264,666	\$ 483,328,514	\$ 35,015,439,780	\$ 34,538,928,035	\$ 476,511,725
70815	HARTFORD LIFE & ACCIDENT INS CO	\$ 2,855,777	\$ 6,000	\$ 6,720,212	\$				

# Life and Health Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	AR LIFE AND ANNUITY PREM.	ANNTY OTH FND DPST	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
66281	MONUMENTAL LIFE INS CO	\$ 2,353,107	\$ 4,789,389	\$ 1,921,366	\$ 9,063,862	\$ 1,295,521,758	\$ 17,276,105,028	\$ 16,363,553,657	\$ 912,551,371
90611	ALLIANZ LIFE INS CO OF NORTH AMER	\$ 2,233,867	\$ 3,357,088	\$ 2,530,514	\$ 8,121,469	\$ 2,170,639,683	\$ 13,212,389,830	\$ 12,558,018,214	\$ 654,371,616
66842	AIG LIFE INSURANCE COMPANY	\$ 2,233,656	\$ 8,904,063	\$ 4,682,758	\$ 15,820,477	\$ 1,552,766,906	\$ 7,929,893,412	\$ 7,631,846,224	\$ 298,047,188
80637	UNION CENTRAL LIFE INS CO	\$ 2,181,441	\$ 2,656,852	\$ 312,644	\$ 5,150,937	\$ 287,686,128	\$ 5,087,734,524	\$ 4,743,838,393	\$ 343,896,131
67989	AMERICAN MEMORIAL LIFE INS CO	\$ 2,176,411	\$ -	\$ 3,385	\$ 2,179,796	\$ 112,932,235	\$ 552,397,261	\$ 506,773,830	\$ 45,623,731
79022	MERRILL LYNCH LIFE INS CO	\$ 2,169,126	\$ 11,558,459	\$ -	\$ 13,727,585	\$ 163,208,356	\$ 14,651,668,907	\$ 14,352,599,873	\$ 299,069,034
61263	BANKERS LIFE & CASUALTY CO	\$ 2,163,538	\$ -	\$ 5,209,777	\$ 7,373,315	\$ 1,616,417,844	\$ 4,253,480,180	\$ 3,897,503,782	\$ 355,976,398
65021	JC PENNEY LIFE INS CO	\$ 2,151,379	\$ -	\$ 9,398,282	\$ 11,549,661	\$ 831,128,499	\$ 1,523,718,580	\$ 1,333,214,868	\$ 190,503,723
68428	METROPOLITAN LIFE & ANNUITY CO	\$ 2,115,934	\$ (26,117)	\$ -	\$ 2,089,817	\$ 366,275,436	\$ 4,284,234,249	\$ 3,954,898,725	\$ 329,335,524
70092	GLENBROOK LIFE & ANNUITY CO	\$ 2,091,548	\$ -	\$ -	\$ 2,091,548	\$ 889,618,404	\$ 1,103,350,648	\$ 1,018,485,813	\$ 84,864,835
63274	FIDELITY & GUARANTY LIFE INS CO	\$ 2,089,922	\$ -	\$ 822	\$ 2,090,744	\$ 554,820,165	\$ 3,550,645,410	\$ 3,349,433,198	\$ 201,212,272
65609	LINCOLN HERITAGE LIFE INS CO	\$ 2,043,687	\$ -	\$ 52	\$ 2,043,739	\$ 59,997,971	\$ 245,271,183	\$ 217,529,428	\$ 27,741,755
87726	TRAVELERS INS CO LIFE DEPT	\$ 2,038,822	\$ 5,844,802	\$ 412,766	\$ 6,296,390	\$ 1,013,544,527	\$ 41,243,524,572	\$ 35,289,659,995	\$ 4,953,865,178
65323	LIBERTY LIFE INS CO	\$ 1,989,601	\$ -	\$ 435,883	\$ 2,425,484	\$ 309,457,085	\$ 1,353,505,167	\$ 1,207,232,629	\$ 146,272,538
94064	ALEXANDER HAMILTON LIFE INS CO AMER	\$ 1,974,853	\$ -	\$ 276	\$ 1,975,129	\$ 437,455,666	\$ 5,586,540,578	\$ 5,184,434,740	\$ 392,105,839
68373	AMERICAN GENERAL ASSURANCE CO	\$ 1,955,012	\$ -	\$ 915,074	\$ 2,870,086	\$ 222,618,095	\$ 975,694,208	\$ 892,162,040	\$ 83,512,168
67985	OZARK NATIONAL LIFE INS CO	\$ 1,949,964	\$ -	\$ 183,789	\$ 2,132,753	\$ 2,239,705	\$ 6,735,147	\$ 5,533,855	\$ 1,201,492
65234	KEYPORT LIFE INSURANCE CO	\$ 1,927,726	\$ 923,063	\$ -	\$ 2,850,789	\$ 1,219,044,500	\$ 14,955,563,031	\$ 14,164,634,462	\$ 790,928,566
61182	AURORA NATIONAL LIFE ASSURANCE CO	\$ 1,857,845	\$ (2,186)	\$ -	\$ 1,855,659	\$ 149,350,948	\$ 4,781,433,213	\$ 4,463,568,797	\$ 287,866,416
69477	FORTIS INS CO	\$ 1,851,954	\$ -	\$ 8,759,803	\$ 10,611,757	\$ 833,652,004	\$ 1,908,405,756	\$ 1,164,823,426	\$ 743,582,330
60577	AMERICAN INCOME LIFE INS CO	\$ 1,844,219	\$ -	\$ 358,831	\$ 2,203,050	\$ 256,950,637	\$ 735,941,834	\$ 669,177,555	\$ 66,746,279
65676	LINCOLN NATIONAL LIFE INS CO	\$ 1,823,257	\$ 19,635,661	\$ 267,066	\$ 21,725,984	\$ 559,698,568	\$ 70,622,686,878	\$ 68,058,215,341	\$ 2,564,471,585
67245	OLD LIFE LIFE INS CO OF AMER	\$ 1,785,346	\$ -	\$ -	\$ 1,785,346	\$ 278,273,877	\$ 1,392,885,007	\$ 1,276,305,880	\$ 116,579,127
60097	ALL AMERICAN LIFE INS CO	\$ 1,745,968	\$ -	\$ 33,959	\$ 1,779,927	\$ 323,647,862	\$ 2,133,928,703	\$ 2,001,060,400	\$ 132,866,303
81027	VETERANS LIFE INS CO	\$ 1,743,779	\$ -	\$ 62,241	\$ 1,806,020	\$ 113,369,703	\$ 699,106,151	\$ 242,095,078	\$ 457,011,073
92916	UNITED AMERICAN INS CO	\$ 1,743,428	\$ -	\$ 4,504,738	\$ 6,248,166	\$ 629,173,923	\$ 775,019,920	\$ 630,823,677	\$ 144,196,243
69019	STANDARD INSURANCE CO	\$ 1,725,298	\$ (174,616)	\$ 1,222,487	\$ 2,773,169	\$ 950,313,803	\$ 4,973,629,550	\$ 4,580,704,266	\$ 382,925,284
83992	FOUNDATION LIFE INS CO OF AR	\$ 1,683,274	\$ -	\$ 170,766	\$ 1,854,040	\$ 1,892,504	\$ 4,387,676	\$ 3,739,514	\$ 648,162
80659	CANADA LIFE ASSURANCE CO	\$ 1,674,235	\$ -	\$ 242,981	\$ 1,917,216	\$ 588,597,281	\$ 2,471,321,684	\$ 2,196,271,797	\$ 275,048,887
91728	REASSURE AMERICA LIFE INS CO	\$ 1,659,754	\$ -	\$ 7,078	\$ 1,666,832	\$ 27,499,058	\$ 895,619,998	\$ 823,845,204	\$ 71,774,794
69995	TEXAS LIFE INS CO	\$ 1,631,581	\$ -	\$ -	\$ 1,631,581	\$ 54,695,852	\$ 490,508,090	\$ 452,495,903	\$ 38,012,191
64513	HORACE MANN LIFE INS CO	\$ 1,596,534	\$ -	\$ 38,718	\$ 1,635,252	\$ 345,620,402	\$ 3,412,178,742	\$ 3,242,992,246	\$ 169,186,496
75388	MISSION LIFE INS CO	\$ 1,589,221	\$ -	\$ -	\$ 1,589,221	\$ 39,496,104	\$ 243,088,849	\$ 225,159,826	\$ 17,929,023
98213	FINANCIAL BENEFIT LIFE INS CO	\$ 1,582,653	\$ -	\$ -	\$ 1,582,653	\$ 43,955,590	\$ 486,474,351	\$ 458,499,395	\$ 29,974,956
83917	ASHLEY LIFE INSURANCE CO	\$ 1,529,740	\$ -	\$ -	\$ 1,529,740	\$ 1,571,100	\$ 11,714,919	\$ 8,760,217	\$ 2,954,702
83860	AMERICAN HOME LIFE INSURANCE CO	\$ 1,518,318	\$ -	\$ -	\$ 1,518,318	\$ 1,503,596	\$ 9,275,359	\$ 8,950,417	\$ 324,942
62049	COLONIAL LIFE & ACCIDENT INS CO	\$ 1,465,820	\$ -	\$ 12,086,178	\$ 13,552,007	\$ 579,006,924	\$ 984,892,400	\$ 853,771,897	\$ 131,120,503
91391	SOUTHWESTERN LIFE INS CO	\$ 1,449,756	\$ 1,057,412	\$ 321	\$ 2,507,489	\$ 107,324,812	\$ 1,622,225,857	\$ 1,509,595,563	\$ 112,630,294
63312	GREAT AMERICAN LIFE INS CO	\$ 1,402,236	\$ -	\$ 20	\$ 1,402,256	\$ 405,678,484	\$ 5,932,971,972	\$ 5,582,612,031	\$ 350,359,941
66974	NORTH AMERICAN CO LIFE & HLTH INS	\$ 1,377,898	\$ -	\$ 227	\$ 1,378,125	\$ 263,322,944	\$ 1,492,340,226	\$ 1,313,928,841	\$ 178,411,384
81778	INDIVIDUAL ASH CO LIFE HEALTH&ACCID	\$ 1,355,911	\$ -	\$ 570,724	\$ 1,926,635	\$ 41,680,868	\$ 39,584,970	\$ 24,589,250	\$ 9,005,720
86355	STANDARD LIFE & ACCIDENT INS CO	\$ 1,345,305	\$ -	\$ 909,337	\$ 2,254,642	\$ 162,769,692	\$ 364,530,191	\$ 236,176,875	\$ 128,353,316
78077	MONEY LIFE INS CO OF AMERICA	\$ 1,335,778	\$ 1,119,443	\$ -	\$ 2,455,221	\$ 265,892,015	\$ 5,610,195,037	\$ 5,363,359,004	\$ 146,836,033
62146	COMBINED INS CO OF AMERICA	\$ 1,309,515	\$ -	\$ 6,814,106	\$ 8,123,621	\$ 1,008,894,922	\$ 3,502,229,482	\$ 2,908,650,646	\$ 593,578,816
67652	FIRST PENN-PACIFIC LIFE INS CO	\$ 1,299,280	\$ -	\$ -	\$ 1,299,280	\$ 237,099,917	\$ 1,261,459,779	\$ 1,191,865,654	\$ 69,594,125
61476	BOSTON MUTUAL LIFE INS CO	\$ 1,275,895	\$ -	\$ 325,349	\$ 1,601,244	\$ 280,844,905	\$ 487,122,191	\$ 437,382,191	\$ 49,740,001
70491	TMG LIFE INS CO	\$ 1,272,592	\$ 633	\$ 1,190,624	\$ 2,453,849	\$ 295,342,192	\$ 1,759,988,403	\$ 1,595,432,045	\$ 164,556,352
60895	AMERICAN UNITED LIFE INS CO	\$ 1,257,062	\$ 3,003,418	\$ 458,380	\$ 4,718,860	\$ 329,648,030	\$ 8,224,084,608	\$ 7,753,599,752	\$ 470,484,856
63258	FEDERATED LIFE INSURANCE CO	\$ 1,229,213	\$ 685,249	\$ 244,819	\$ 2,159,381	\$ 80,976,051	\$ 682,402,397	\$ 551,721,844	\$ 130,680,551
62286	GOLDEN RULE INSURANCE CO	\$ 1,223,146	\$ -	\$ 10,441,279	\$ 11,664,425	\$ 634,483,507	\$ 1,579,548,991	\$ 1,360,443,867	\$ 219,105,124
97977	AMERITAS VARIABLE LIFE INS CO	\$ 1,221,908	\$ -	\$ -	\$ 1,221,908	\$ 370,044,495	\$ 1,894,332,705	\$ 1,849,744,087	\$ 44,588,620
69051	STANDARD LIFE INS CO OF INDIANA	\$ 1,199,277	\$ -	\$ -	\$ 1,198,277	\$ 128,102,208	\$ 572,593,189	\$ 528,944,813	\$ 43,648,374
62065	CONSECO DIRECT LIFE INS CO	\$ 1,175,009	\$ -	\$ 75,255	\$ 1,250,864	\$ 138,761,160	\$ 967,346,227	\$ 916,046,177	\$ 51,300,050
64203	GUARANTEE RESERVE LIFE INS CO	\$ 1,161,232	\$ -	\$ 18,644	\$ 1,179,876	\$ 101,281,712	\$ 246,189,765	\$ 191,576,227	\$ 54,622,537
65315	LIBERTY LIFE ASSUR CO OF BOSTON	\$ 1,156,710	\$ 233,385	\$ 421,032	\$ 1,811,127	\$ 671,034,845	\$ 4,508,334,557	\$ 4,392,885,756	\$ 115,448,801
67822	PIERCE NATIONAL LIFE INS CO	\$ 1,113,158	\$ 38,010	\$ 379	\$ 1,151,547	\$ 95,318,154	\$ 851,236,132	\$ 788,613,662	\$ 62,622,471
90557	KEMPER INVESTORS LIFE INS CO	\$ 1,083,076	\$ 940,125	\$ -	\$ 2,023,201	\$ 1,695,586,054	\$ 11,361,541,810	\$ 10,906,328,723	\$ 455,213,087
79227	PRUCO LIFE INSURANCE CO	\$ 1,059,031	\$ 2,646,305	\$ -	\$ 3,705,336	\$ 703,747,080	\$ 13,892,560,548	\$ 12,961,396,359	\$ 931,164,189
99937	COLUMBUS LIFE INS CO	\$ 1,037,036	\$ -	\$ 158	\$ 1,037,194	\$ 180,008,303	\$ 2,016,383,737	\$ 1,752,887,228	\$ 263,496,508
90840	CAPITOL LIFE & ACCIDENT INS CO	\$ 1,032,849	\$ -	\$ 123,637	\$ 1,156,486	\$ 1,156,486	\$ 1,492,164	\$ 947,778	\$ 544,386
60879	AMERICAN STATES LIFE INS CO	\$ 1,024,298	\$ -	\$ 4,321	\$ 1,028,619	\$ 76,471,099	\$ 552,076,284	\$ 482,400,148	\$ 69,676,136
65242	LAFAYETTE LIFE INS CO	\$ 967,371	\$ -	\$ 235,244	\$ 1,202,615	\$ 182,291,105	\$ 864,151,576	\$ 801,041,225	\$ 63,110,351
66680	NATIONAL LIFE INS CO	\$ 960,765	\$ -	\$ 48,593	\$ 1,009,358	\$ 576,806,809	\$ 5,981,989,658	\$ 5,608,928,762	\$ 373,062,896
89206	OHIO NATIONAL LIFE ASSURANCE CORP	\$ 958,513	\$ -	\$ 71,041	\$ 1,029,554	\$ 253,641,018	\$ 1,089,139,879	\$ 974,766,616	\$ 114,373,263
91626	NEW ENGLAND LIFE INS CO	\$ 952,851	\$ 548,113	\$ 19,184	\$ 1,520,098	\$ 682,880,922	\$ 3,848,629,575	\$ 3,398,842,121	\$ 449,787,456
69876	UNITED LIFE & ANNUITY INS CO	\$ 910,394	\$ -	\$ 549	\$ 910,943	\$ 166,740,880	\$ 1,375,905,481	\$ 1,275,789,595	\$ 100,115,886
64181	GUARANTEE LIFE INS CO	\$ 877,483	\$ -	\$ 1,186,229	\$ 2,063,712	\$ 395,106,653	\$ 1,194,910,393	\$ 1,069,559,314	\$ 125,351,082
68675	SECURITY BENEFIT LIFE INS CO	\$ 868,556	\$ 1,823,050	\$ -	\$ 2,691,606	\$ 82,356,772	\$ 7,176,723,107	\$ 6,749,372,938	\$ 427,350,169
65765	ROYAL MACCABEES LIFE INS CO	\$ 858,210	\$ 24	\$ 973,744	\$ 1,231,978	\$ 230,891,879	\$ 1,927,075,279	\$ 1,719,454,422	\$ 207,620,857
67393	OZARK NATIONAL LIFE INS CO	\$ 845,703	\$ -	\$ 3,720	\$ 849,423	\$ 88,771,901	\$ 298,392,025	\$ 272,822,445	\$ 25,569,580
68845	SHENANDOAH LIFE INS CO	\$ 837,172	\$ -	\$ 188,672	\$ 1,025,844	\$ 134,982,782	\$ 737,765,902	\$ 647,778,264	\$ 89,987,638
66826	NATIONAL TRAVELERS LIFE CO	\$ 824,379	\$ -	\$ 7,454,720	\$ 8,279,099	\$ 101,767,637	\$ 472,385,227	\$ 415,479,223	\$ 56,506,004
84115	JACKSON GRIFFIN INS CO	\$ 809,838	\$ -	\$ -	\$ 809,838	\$ 809,402	\$ 7,993,932	\$ 6,163,613	\$ 1,830,319
66036	MIDLAND LIFE INSURANCE CO	\$ 793,339	\$ 617,423	\$ -	\$ 1,410,762	\$ 171,406,413	\$ 1,190,595,737	\$ 1,083,147,647	\$ 107,448,090
61887	BANKERS UNITED LIFE ASSURANCE CO	\$ 789,213	\$ 31,128	\$ 2,567,049	\$ 3,387,390	\$ 185,332,491	\$ 3,018,584,146	\$ 2,876,006,099	\$ 142,579,047
70335	WEST COAST LIFE INS CO	\$ 763,431	\$ -	\$ 154	\$ 763,585	\$ 287,064,508	\$ 1,064,202,052	\$ 982,820,743	\$ 81,381,309
92738	AMERICAN EQUITY INVEST LIFE INS CO	\$ 761,865	\$ -	\$ -	\$ 761,865	\$ 377,922,246	\$ 636,269,499	\$ 555,321,586	\$ 80,947,913
60380	AMERICAN FAMILY LIFE ASR CO COLUMBUS	\$ 731,683	\$ -	\$ 17,331,545	\$ 18,063,228	\$ 5,917,674,175	\$ 24,720,574,430	\$ 23,072,265,562	\$ 1,648,308,868
83887	AMERICAN INVESTORS LIFE INS CO	\$ 730,429	\$ -	\$ 24,322,800	\$ 25,053,229	\$ 24,977,545	\$ 8,404,360	\$ 8,253,193	\$ 151,187
66605	PEOPLES BENEFIT LIFE INS CO	\$ 721,916	\$ 2,482,542	\$ 1,068,956	\$ 4,273,414	\$ 242,166,620	\$ 12,643,504,862	\$ 12,070,033,179	\$ 573,471,683
63622	FRANKLIN LIFE INSURANCE CO	\$ 721,206	\$ (6,698)	\$ 19,987	\$ 734,495	\$ 374,349,022	\$ 6,487,267,246	\$ 6,096,739,641	\$ 390,527,603
62898	COMMERCIAL UNION LIFE INS CO OF AM	\$ 718,952	\$ 218,379	\$ 69,310	\$ 1,006,641	\$ 250,292,644	\$ 1,986,874,567	\$ 1,834,999,271	\$ 151,875,296
61689	AMERUS LIFE INS CO	\$ 718,122	\$ 26,809	\$ 711	\$ 745,642	\$ 369,003,155	\$ 3,969,432,544	\$ 3,749,592,759	\$ 219,839,785
89322	GREAT-WEST LIFE & ANNUITY INS CO	\$ 715,447	\$ 4,201,041	\$					



# Life and Health Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	AR LIFE AND ANNUITY PREM.	ANNTY OTH FND DPST	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
61425	TRUSTMARK INS CO	\$ 602,577	\$ -	\$ 3,983,481	\$ 4,586,058	\$ 883,446,295	\$ 978,969,244	\$ 722,416,455	\$ 258,552,789
70157	UNIVERSAL LIFE INS CO	\$ 593,533	\$ -	\$ 127,502	\$ 721,035	\$ 8,673,512	\$ -	\$ 6,695,703	\$ 2,788,812
70399	GERBER LIFE INSURANCE CO	\$ 584,969	\$ -	\$ 4,187,324	\$ 4,772,293	\$ 344,129,177	\$ 349,640,499	\$ 292,822,322	\$ 56,818,177
83631	OLD SOUTHWEST LIFE INS CO	\$ 571,966	\$ -	\$ 537	\$ 572,503	\$ 545,230	\$ 5,996,078	\$ 5,244,603	\$ 751,475
61506	RESOURCE LIFE INS COMPANY	\$ 570,662	\$ -	\$ 397,662	\$ 968,324	\$ 149,526,396	\$ 44,521,859	\$ 17,855,573	\$ 26,666,286
70106	UNITED STATES LIFE INS CO IN NYC	\$ 569,361	\$ -	\$ 1,307,055	\$ 1,876,416	\$ 778,662,997	\$ 2,183,830,922	\$ 1,971,701,182	\$ 212,129,740
61247	USG ANNUITY & LIFE CO	\$ 560,224	\$ 2,300,287	\$ -	\$ 2,860,511	\$ 87,026,621	\$ 7,261,504,735	\$ 6,807,270,156	\$ 454,234,579
61751	CENTRAL STATES H & L CO OF OMAHA	\$ 545,463	\$ -	\$ 803,066	\$ 1,348,529	\$ 197,411,817	\$ 271,436,217	\$ 208,803,629	\$ 62,632,588
64505	HOMESTEADERS LIFE CO	\$ 544,599	\$ 12,462	\$ -	\$ 557,051	\$ 144,250,051	\$ 449,216,847	\$ 428,020,494	\$ 21,196,363
76236	CINCINNATI LIFE INS CO	\$ 541,431	\$ -	\$ 512	\$ 541,943	\$ 114,738,231	\$ 1,099,528,053	\$ 730,203,133	\$ 369,324,921
93564	PARAGON LIFE INS CO	\$ 540,703	\$ -	\$ -	\$ 540,703	\$ 75,047,673	\$ 271,882,601	\$ 261,382,353	\$ 10,500,251
84069	SMITH BURIAL & LIFE INS CO	\$ 539,309	\$ -	\$ -	\$ 539,309	\$ 542,721	\$ 4,270,669	\$ 5,337,655	\$ 733,014
70548	WICHITA NATIONAL LIFE INS CO	\$ 538,093	\$ -	\$ 99,227	\$ 637,320	\$ 6,614,524	\$ 16,450,267	\$ 9,942,443	\$ 6,507,825
64807	INTER-STATE ASSURANCE CO	\$ 535,757	\$ 1,021,522	\$ -	\$ 1,557,279	\$ 101,832,548	\$ 1,380,686,593	\$ 1,303,129,927	\$ 77,556,666
68330	PIONEER LIFE INS CO	\$ 530,745	\$ -	\$ 4,862,338	\$ 5,393,083	\$ 408,865,438	\$ 646,814,731	\$ 450,955,190	\$ 195,859,541
63983	UNITED HERITAGE MUTUAL LIFE INS CO	\$ 522,670	\$ -	\$ 172	\$ 522,842	\$ 34,041,164	\$ 276,656,761	\$ 246,835,908	\$ 29,820,853
72126	PHYSICIANS LIFE INS CO	\$ 493,146	\$ -	\$ -	\$ 493,146	\$ 214,767,532	\$ 904,379,533	\$ 849,161,930	\$ 58,217,604
66427	MUTUAL TRUST LIFE INS CO	\$ 491,920	\$ -	\$ 2,996	\$ 494,916	\$ 101,430,930	\$ 879,107,453	\$ 801,150,331	\$ 77,957,122
81108	UNITED SECURITY LIFE INS CO OF IL	\$ 489,474	\$ -	\$ 4,968,912	\$ 5,458,386	\$ 27,890,284	\$ 11,148,517	\$ 7,868,976	\$ 3,779,541
83933	COOPERATIVE LIFE INS CO	\$ 483,210	\$ -	\$ -	\$ 483,210	\$ 477,077	\$ 3,521,329	\$ 3,251,329	\$ 1,256,748
67369	ANTHEM HEALTH & LIFE INSURANCE CO	\$ 481,918	\$ -	\$ 11,529,842	\$ 12,011,760	\$ 464,657,301	\$ 305,578,814	\$ 237,057,915	\$ 68,520,899
68381	RELIAANCE STANDARD LIFE INS CO	\$ 472,892	\$ -	\$ 165,145	\$ 638,037	\$ 351,786,644	\$ 1,558,511,367	\$ 1,367,069,656	\$ 191,441,711
69256	SUNAMERICA LIFE INS CO	\$ 451,162	\$ -	\$ (40,349)	\$ 410,813	\$ 114,567,888	\$ 16,923,295,582	\$ 15,658,591,908	\$ 1,264,703,674
60941	ANCHOR NATIONAL LIFE INS CO	\$ 438,478	\$ 17,131,355	\$ -	\$ 17,569,833	\$ 104,353,181	\$ 22,161,944,604	\$ 21,718,550,416	\$ 443,394,188
79065	SUN LIFE ASSURANCE CO OF CANADA	\$ 430,403	\$ 12,499,982	\$ -	\$ 12,930,385	\$ 73,040,285	\$ 16,920,620,731	\$ 15,992,696,472	\$ 909,924,255
68284	PYRAMID LIFE INSURANCE CO	\$ 430,335	\$ -	\$ 4,157,035	\$ 4,587,370	\$ 62,970,979	\$ 118,747,172	\$ 78,179,077	\$ 40,568,095
80826	TRANSAMERICA ASSUR CO	\$ 415,694	\$ -	\$ 209	\$ 415,903	\$ 250,111,408	\$ 554,738,434	\$ 605,404,524	\$ 49,333,910
97721	LUTHERAN BROTHERHOOD VAR INS PROD	\$ 414,367	\$ -	\$ -	\$ 414,367	\$ 403,191,133	\$ 4,420,858,094	\$ 4,340,225,826	\$ 80,632,266
94447	CENTURY LIFE ASSURANCE COMPANY	\$ 413,208	\$ -	\$ 253,921	\$ 667,129	\$ 7,779,799	\$ 14,082,024	\$ 10,438,308	\$ 3,645,716
93653	AMERICAN PARTNERS LIFE INS CO	\$ 408,581	\$ -	\$ -	\$ 408,581	\$ 80,311,332	\$ 286,060,817	\$ 249,198,351	\$ 36,862,465
94099	UNITED INVESTORS LIFE INS CO	\$ 403,432	\$ 631,004	\$ -	\$ 1,034,436	\$ 111,243,235	\$ 3,403,334,246	\$ 3,233,577,742	\$ 169,756,504
87734	NORTHERN LIFE INS CO	\$ 403,251	\$ 2,926,288	\$ -	\$ 3,329,539	\$ 86,913,077	\$ 6,388,223,730	\$ 6,062,372,945	\$ 325,850,785
77720	COLUMBIA UNIVERSAL LIFE INS CO	\$ 398,734	\$ -	\$ 30,836	\$ 429,570	\$ 59,295,119	\$ 395,480,598	\$ 369,596,601	\$ 25,893,997
63487	INVESTORS LIFE INS CO NORTH AMERICA	\$ 394,565	\$ 5,656	\$ 1,687	\$ 401,908	\$ 48,999,239	\$ 1,079,697,723	\$ 1,009,070,998	\$ 70,626,725
80675	CROWN LIFE INS CO	\$ 382,596	\$ 52,322	\$ 14,165	\$ 459,083	\$ 149,942,660	\$ 2,060,998,579	\$ 1,994,549,690	\$ 66,448,889
68497	PROVIDENTIAL LIFE INS CO	\$ 385,842	\$ -	\$ 12,307,626	\$ 12,693,468	\$ 21,994,789	\$ 24,176,728	\$ 19,336,289	\$ 4,840,439
92622	WESTERN-SOUTHERN LIFE ASSURANCE CO	\$ 385,310	\$ -	\$ -	\$ 385,310	\$ 590,914,081	\$ 3,796,999,474	\$ 3,589,111,447	\$ 207,888,027
86371	BRADFORD NATIONAL LIFE INS CO	\$ 384,151	\$ -	\$ -	\$ 384,151	\$ 23,256,313	\$ 614,128,919	\$ 580,903,981	\$ 33,224,938
64211	GUARANTEED TRUST LIFE INS CO	\$ 380,312	\$ -	\$ 128,497	\$ 508,809	\$ 184,970,839	\$ 188,974,162	\$ 146,113,037	\$ 42,861,125
93432	CM LIFE INS CO	\$ 380,312	\$ 247,634	\$ -	\$ 627,946	\$ 204,372,410	\$ 2,494,505,083	\$ 2,353,557,416	\$ 140,947,667
71870	FIDELITY SECURITY LIFE INS CO	\$ 379,763	\$ 77,802	\$ 1,966,398	\$ 2,423,963	\$ 163,561,668	\$ 400,311,272	\$ 358,932,514	\$ 41,378,759
91413	WESTERN RESERVE LIFE ASR CO OF OHIO	\$ 368,358	\$ 1,390,686	\$ -	\$ 1,759,044	\$ 494,532,660	\$ 7,486,805,727	\$ 7,338,767,449	\$ 148,038,278
63967	GOVERNMENT PERSONNEL MUT LIFE INS CO	\$ 367,666	\$ -	\$ -	\$ 367,666	\$ 39,171,022	\$ 541,298,275	\$ 491,386,799	\$ 49,911,476
97179	UNITED WISCONSIN LIFE INS CO	\$ 352,163	\$ -	\$ 8,217,033	\$ 8,569,196	\$ 887,496,820	\$ 350,912,609	\$ 167,624,582	\$ 183,288,027
80950	TRAVELERS LIFE & ANNUITY CO	\$ 348,964	\$ 10,778,980	\$ -	\$ 11,127,944	\$ 127,747,806	\$ 4,409,027,216	\$ 4,080,815,321	\$ 328,211,895
61908	CHARTER NATIONAL LIFE INS CO	\$ 348,715	\$ -	\$ -	\$ 348,715	\$ 37,865,246	\$ 615,183,787	\$ 568,945,332	\$ 46,238,455
84824	ALLMERICA FINANCIAL LIFE & ANNUITY	\$ 343,260	\$ 8,255,264	\$ 17,057	\$ 8,615,571	\$ 360,391,127	\$ 13,006,439,765	\$ 12,694,213,019	\$ 312,226,746
63304	FIDELITY MUTUAL LIFE INS CO	\$ 342,952	\$ -	\$ -	\$ 342,952	\$ 51,776,643	\$ 1,136,624,506	\$ 1,030,474,298	\$ 106,150,208
62596	UNION FIDELITY LIFE INSURANCE CO	\$ 320,151	\$ -	\$ 486,729	\$ 806,880	\$ 211,458,627	\$ 890,427,739	\$ 682,348,236	\$ 198,079,503
62952	EQUITABLE LIFE & CASUALTY INS CO	\$ 319,745	\$ -	\$ 2,217,930	\$ 2,537,675	\$ 83,778,111	\$ 94,645,188	\$ 67,697,278	\$ 26,947,910
70661	ZURICH LIFE INS CO OF AMER	\$ 315,127	\$ -	\$ -	\$ 315,127	\$ 67,199,119	\$ 322,295,058	\$ 290,448,178	\$ 31,846,880
91693	UNITED FAMILY LIFE INS CO	\$ 315,113	\$ -	\$ 76	\$ 315,189	\$ 149,911,558	\$ 863,981,907	\$ 805,463,451	\$ 58,518,456
68594	AMERICAN-AMICABLE LIFE INS CO OF TX	\$ 309,581	\$ -	\$ -	\$ 309,581	\$ 48,412,148	\$ 185,609,069	\$ 167,675,570	\$ 23,933,499
70130	UNIVERSAL GUARANTY LIFE INS CO	\$ 308,371	\$ -	\$ -	\$ 308,371	\$ 22,491,413	\$ 194,428,385	\$ 179,147,808	\$ 15,280,577
65528	LIFE INS CO OF THE SOUTHWEST	\$ 307,015	\$ -	\$ 841	\$ 307,856	\$ 272,945,799	\$ 2,159,822,703	\$ 2,041,215,122	\$ 118,707,581
61735	CENTRAL SECURITY LIFE INS CO	\$ 304,910	\$ -	\$ 57,510	\$ 362,420	\$ 10,942,692	\$ 96,282,084	\$ 90,223,794	\$ 6,058,290
65870	MANHATTAN LIFE INS CO	\$ 301,366	\$ -	\$ -	\$ 301,366	\$ 41,052,687	\$ 435,246,964	\$ 412,423,971	\$ 22,822,993
71838	ASSOCIATES FINANCIAL LIFE INS CO	\$ 300,840	\$ -	\$ 83,706	\$ 384,546	\$ 131,909,210	\$ 1,228,759,879	\$ 1,077,992,579	\$ 500,767,300
70033	UNITED PRESIDENTIAL LIFE INS CO	\$ 300,639	\$ -	\$ -	\$ 300,639	\$ 115,668,389	\$ 1,188,763,782	\$ 1,017,982,287	\$ 80,771,485
69728	MBL LIFE ASSUR CORP	\$ 300,080	\$ 11,653	\$ 36,692	\$ 348,425	\$ 107,505,967	\$ 3,649,846,665	\$ 3,106,835,427	\$ 573,011,239
64734	INVESTORS LIFE INS CO OF IN	\$ 298,833	\$ -	\$ -	\$ 298,833	\$ 17,501,856	\$ 188,139,211	\$ 165,941,037	\$ 23,098,174
68756	SECURITY LIFE AND TRUST INS CO	\$ 297,362	\$ -	\$ -	\$ 297,362	\$ 80,520,836	\$ 922,965,432	\$ 850,509,684	\$ 72,455,748
97268	PACIFIC LIFE & ANNUITY CO	\$ 290,087	\$ -	\$ 358,442	\$ 648,529	\$ 399,801,718	\$ 337,911,164	\$ 261,211,976	\$ 76,699,188
93513	COVA FINANCIAL SERVICES LIFE INS CO	\$ 287,916	\$ 15,851,638	\$ -	\$ 16,139,554	\$ 47,546,667	\$ 3,419,088,608	\$ 3,314,347,128	\$ 104,741,480
84530	US FINANCIAL LIFE INS CO	\$ 282,538	\$ -	\$ -	\$ 282,538	\$ 48,607,154	\$ 104,958,488	\$ 87,602,668	\$ 17,385,820
94285	EMPIRE GENERAL LIFE ASSURANCE CORP	\$ 277,353	\$ -	\$ 268,295	\$ 545,648	\$ 68,914,383	\$ 81,313,548	\$ 59,266,980	\$ 22,046,568
93459	PAN-AMERICAN ASSURANCE CO	\$ 273,076	\$ -	\$ -	\$ 273,076	\$ 70,054,602	\$ 14,041,515	\$ 4,500,006	\$ 9,541,509
60836	AMERICAN REPUBLIC INSURANCE CO	\$ 272,120	\$ -	\$ 7,656,181	\$ 7,928,301	\$ 351,972,982	\$ 442,018,417	\$ 310,388,309	\$ 131,630,108
93262	PENNY INSURANCE & ANNUITY CO	\$ 269,297	\$ 1,035,618	\$ -	\$ 1,304,915	\$ 60,851,278	\$ 1,334,100,973	\$ 1,232,302,984	\$ 101,797,989
84123	WHITE RIVER VALLEY INS CO	\$ 254,644	\$ -	\$ -	\$ 254,644	\$ 253,260	\$ 5,085,256	\$ 2,432,803	\$ 2,652,453
63657	GARDEN STATE LIFE INSURANCE CO	\$ 246,488	\$ -	\$ -	\$ 246,488	\$ 28,397,582	\$ 94,000,450	\$ 49,179,586	\$ 45,820,864
91642	FORETHOUGHT LIFE INS CO	\$ 244,651	\$ -	\$ -	\$ 244,651	\$ 500,207,227	\$ 2,175,388,467	\$ 2,022,614,728	\$ 152,773,739
70173	UNIVERSAL UNDERWRITERS LIFE INS CO	\$ 240,571	\$ -	\$ 34,126	\$ 274,697	\$ 95,531,338	\$ 297,295,342	\$ 200,949,185	\$ 96,346,155
66273	MONTGOMERY WARD LIFE INS CO	\$ 239,231	\$ -	\$ 738,563	\$ 977,794	\$ 84,624,336	\$ 324,741,761	\$ 218,195,362	\$ 106,546,400
97055	MEGA LIFE & HEALTH INS CO THE	\$ 237,798	\$ -	\$ 5,653,570	\$ 5,891,368	\$ 468,198,168	\$ 717,136,390	\$ 567,344,067	\$ 149,792,323
62928	EMPLOYERS MODERN LIFE CO	\$ 234,647	\$ -	\$ 4,658	\$ 239,305	\$ 26,840,297	\$ 184,986,397	\$ 156,784,658	\$ 28,201,739
66214	DIXIE NATIONAL LIFE INS CO	\$ 233,945	\$ -	\$ -	\$ 233,945	\$ 5,237,568	\$ 35,594,172	\$ 32,005,325	\$ 3,588,847
63053	FAMILY LIFE INS CO	\$ 224,968	\$ -	\$ 12,394	\$ 237,362	\$ 49,021,709	\$ 134,550,523	\$ 104,256,077	\$ 30,294,446
93769	CONSECO MEDICAL INS CO	\$ 223,119	\$ -	\$ 377,796	\$ 600,915	\$ 177,565,921	\$ 385,718,786	\$ 341,022,634	\$ 44,696,152
68004	GUIDEONE ELITE LIFE INS CO	\$ 220,456	\$ -	\$ 5,629	\$ 226,085	\$ 38,487,153	\$ 299,667,147	\$ 254,290,103	\$ 45,377,044
62553	COUNTRY LIFE INSURANCE CO	\$ 220,312	\$ -	\$ 63,229	\$ 283,541	\$ 376,272,706	\$ 3,692,385,971	\$ 2,876,127,197	\$ 716,258,174
98175	SIGNATURE LIFE INS CO OF AMER	\$ 219,849	\$ -	\$ 954	\$ 220,802	\$ 221,471	\$ 4,692,948	\$ 4,244,153	\$ 448,795
69140	FIRST ALLMERICA FIN LIFE INS CO	\$ 216,145	\$ 2,400	\$ 1,763,343	\$ 1,981,889	\$ 446,689,030	\$ 8,375,929,461	\$ 7,211,847,344	\$ 1,164,082,117
71900	BANKERS NATIONAL LIFE INS CO	\$ 211,397	\$ -	\$ -	\$ 211,397	\$ 23,631,912	\$ 502,653,502	\$ 351,989,407	\$ 150,664,095
60593	NATIONAL STATES INS CO	\$ 210,264	\$ -	\$ 440,968	\$ 651,232	\$ 89,505,302	\$ 81,342,123	\$ 62,640,677	\$ 18,701,446
70025	GENERAL ELECTRIC CAPITAL ASR CO	\$ 206,432	\$ 7,350	\$ 5,360,519	\$ 5,574,301	\$ 1,422,789,238	\$ 11,288,242,430	\$ 8,958,781,176	\$ 2,329,641,254
68810	SENTRY LIFE INSURANCE CO	\$ 205,225	\$ 3,600	\$ 38,800	\$ 247,425	\$ 102,025,659	\$ 1,810,868,254	\$ 1,682,215,720	\$ 128,652,529
62103	COLUMBIAN MUTUAL LIFE INS CO	\$ 203,054	\$ -	\$ 123	\$ 203,177	\$ 69,902			

# Life and Health Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	AR LIFE AND ANNUITY PREM.	ANNTY OTH FND DPST	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
98090	LYNDON LIFE INS CO	\$ 185,792	-	\$ 37,941	\$ 223,733	\$ 20,324,461	\$ 111,473,302	\$ 55,522,146	\$ 56,951,156
99775	FUNERAL DIRECTORS LIFE INS CO	\$ 185,019	-	\$ -	\$ 185,019	\$ 55,187,580	\$ 219,687,145	\$ 202,759,298	\$ 16,927,847
61931	AMERITAS LIFE INSURANCE CORP	\$ 183,172	446	\$ 662,896	\$ 836,454	\$ 320,141,101	\$ 2,005,997,536	\$ 1,648,342,711	\$ 357,654,827
80314	UNICARE LIFE & HEALTH INS CO	\$ 182,074	-	\$ 2,562,951	\$ 2,745,025	\$ 637,586,086	\$ 1,227,623,990	\$ 1,000,877,374	\$ 226,746,615
64645	INDIANAPOLIS LIFE INS CO	\$ 178,328	-	\$ 6,649	\$ 184,977	\$ 207,279,196	\$ 1,776,167,933	\$ 1,640,144,023	\$ 136,023,910
60046	ACADEMY LIFE INS CO	\$ 176,552	-	\$ 139,823	\$ 316,375	\$ 68,095,057	\$ 318,582,197	\$ 280,811,053	\$ 37,771,144
67040	NORTH CENTRAL LIFE INS CO	\$ 172,325	-	\$ (788)	\$ 171,536	\$ 70,978,842	\$ 166,782,635	\$ 144,517,855	\$ 22,264,780
70416	MML BAY STATE LIFE INS CO	\$ 171,359	-	\$ -	\$ 171,359	\$ 578,878,721	\$ 2,105,013,322	\$ 1,991,120,387	\$ 113,892,934
73288	EMPLOYERS HEALTH INS CO	\$ 166,726	-	\$ 3,991,074	\$ 4,157,800	\$ 2,025,893,232	\$ 937,853,066	\$ 470,125,571	\$ 467,727,285
67601	PAUL REVERE VARIABLE ANNUITY INS CO	\$ 165,127	664,262	-	\$ 829,389	\$ 16,754,933	\$ 244,531,392	\$ 149,742,575	\$ 94,788,817
69485	SECURITY NATIONAL LIFE INS CO	\$ 163,748	-	\$ 2,356	\$ 166,104	\$ 8,935,994	\$ 100,135,995	\$ 88,052,248	\$ 12,083,747
70262	VULCAN LIFE INS CO	\$ 162,565	-	\$ 64,606	\$ 227,171	\$ 8,921,891	\$ 117,677,485	\$ 85,657,320	\$ 32,020,165
66699	VOYAGER LIFE INS CO	\$ 161,804	-	\$ 78,402	\$ 240,206	\$ 59,223,816	\$ 127,378,771	\$ 90,028,582	\$ 37,350,180
79057	SOUTHLAND NATIONAL INS CORP	\$ 159,329	-	\$ -	\$ 159,329	\$ 11,497,453	\$ 50,519,244	\$ 43,108,275	\$ 7,410,969
42362	AMERICAN GENERAL ANNUITY INS CO	\$ 156,114	4,061,748	-	\$ 4,217,862	\$ 107,393,883	\$ 13,960,048,946	\$ 13,136,978,699	\$ 823,070,247
87920	LOCOMOTIVE ENGRS&COND MUT PROT ASSN	\$ 152,701	-	\$ -	\$ 152,701	\$ 4,817,808	\$ 15,454,071	\$ 3,284,245	\$ 12,169,826
70483	WESTERN & SOUTHERN LIFE INS CO	\$ 152,225	-	\$ 13,533	\$ 165,758	\$ 277,526,887	\$ 7,274,143,884	\$ 5,142,047,945	\$ 2,132,095,939
81213	AMERICAN MATURITY LIFE INS CO	\$ 149,888	342,533	-	\$ 492,421	\$ 7,553,149	\$ 239,741,091	\$ 200,638,833	\$ 39,125,253
88366	AMERICAN RETIREMENT LIFE INS CO	\$ 149,043	-	\$ -	\$ 149,043	\$ 1,354,438	\$ 7,058,042	\$ 776,794	\$ 6,281,308
80926	PHOENIX AMERICAN LIFE INS CO	\$ 148,826	-	\$ 868,511	\$ 1,017,137	\$ 288,891,152	\$ 646,936,424	\$ 496,790,775	\$ 150,145,649
63541	CENTRAL BENEFITS NATL LIFE INS CO	\$ 147,380	-	\$ 5,162,953	\$ 5,310,333	\$ 99,512,408	\$ 29,162,406	\$ 13,071,515	\$ 16,090,891
67148	OCCIDENTAL LIFE INS CO OF NC	\$ 135,043	-	\$ 165,984	\$ 301,027	\$ 43,234,747	\$ 234,661,402	\$ 232,045,546	\$ 11,615,856
80705	GREAT WEST LIFE ASSURANCE CO	\$ 134,931	-	\$ 28,052	\$ 162,983	\$ 71,866,086	\$ 189,055,025	\$ 158,194,341	\$ 30,860,684
68934	LONDON PACIFIC LIFE & ANNUITY CO	\$ 133,727	-	\$ -	\$ 133,727	\$ 181,399,964	\$ 1,384,973,972	\$ 1,304,658,314	\$ 80,315,658
84786	COLORADO BANKERS LIFE INS CO	\$ 133,096	-	\$ 29,881	\$ 162,977	\$ 28,224,285	\$ 97,831,688	\$ 74,052,832	\$ 23,779,866
90948	AMERICAN MERCHANTS LIFE INS CO	\$ 132,456	-	\$ 106	\$ 132,562	\$ 10,114,783	\$ 299,055,927	\$ 275,274,650	\$ 23,781,277
97186	METROPOLITAN TOWER LIFE INS CO	\$ 130,976	-	\$ -	\$ 130,976	\$ 14,496,875	\$ 250,456,997	\$ 208,939,089	\$ 41,517,909
62880	EQUITABLE OF COLORADO INC	\$ 128,044	-	\$ -	\$ 128,044	\$ 73,024,591	\$ 441,843,963	\$ 391,652,654	\$ 50,191,309
68721	SECURITY LIFE INS CO OF AMER	\$ 127,720	1,351	\$ 1,291,029	\$ 1,420,100	\$ 117,611,736	\$ 126,960,912	\$ 114,525,024	\$ 12,435,902
85456	NACOLAH LIFE INS CO	\$ 127,237	-	\$ -	\$ 127,237	\$ 20,676,183	\$ 328,729,056	\$ 291,567,885	\$ 37,161,171
67598	PAUL REVERE LIFE INS CO	\$ 125,221	34,480	\$ 3,121,792	\$ 3,281,433	\$ 948,124,472	\$ 4,890,762,552	\$ 4,291,227,727	\$ 599,524,824
90638	BEST LIFE ASSURANCE CO OF CA	\$ 124,123	-	\$ 1,495,178	\$ 1,619,301	\$ 54,393,535	\$ 15,300,855	\$ 9,683,168	\$ 5,617,687
69132	STATE MUTUAL INS CO	\$ 124,100	-	\$ 615,126	\$ 739,226	\$ 72,454,683	\$ 265,228,293	\$ 249,997,392	\$ 15,230,901
84018	FIDELITY STANDARD LIFE INS CO	\$ 124,070	-	\$ -	\$ 124,070	\$ 122,640	\$ 393,885	\$ 319,195	\$ 74,690
93777	HOUSEHOLD LIFE INSURANCE CO	\$ 123,515	-	\$ 340,989	\$ 464,504	\$ 103,583,165	\$ 1,217,788,348	\$ 1,150,546,962	\$ 67,241,386
70319	WASHINGTON NATIONAL INS CO	\$ 123,011	-	\$ 2,833,785	\$ 2,956,796	\$ 241,499,407	\$ 1,075,344,826	\$ 955,329,914	\$ 120,014,912
63290	FIDELITY LIFE ASSOCIATION	\$ 122,338	-	\$ -	\$ 122,338	\$ 18,776,732	\$ 699,123,038	\$ 602,291,089	\$ 196,831,949
68039	PRESIDENTIAL LIFE INSURANCE CO	\$ 117,540	-	\$ -	\$ 117,540	\$ 154,715,646	\$ 2,347,765,731	\$ 2,060,480,009	\$ 287,285,722
82711	CENTRIS LIFE INS CO	\$ 115,797	-	\$ 1,616,643	\$ 1,732,440	\$ 129,805,461	\$ 176,116,880	\$ 158,305,202	\$ 17,811,677
63495	FIRST INVESTORS LIFE INS CO	\$ 115,311	-	\$ -	\$ 115,311	\$ 164,242,959	\$ 990,987,954	\$ 952,996,246	\$ 37,991,708
69566	TRANS WORLD ASSUR CO	\$ 115,094	-	\$ -	\$ 115,094	\$ 15,052,535	\$ 217,178,932	\$ 181,827,975	\$ 35,350,959
69175	STATES GENERAL LIFE INS CO	\$ 114,079	-	\$ 452,528	\$ 566,607	\$ 30,166,920	\$ 24,306,749	\$ 15,962,462	\$ 8,344,287
71129	FORT DEARBORN LIFE INS CO	\$ 113,908	-	\$ -	\$ 113,908	\$ 247,652,593	\$ 695,595,556	\$ 636,130,044	\$ 59,465,512
64890	INVESTORS GUARANTY LIFE INS CO	\$ 113,890	-	\$ -	\$ 113,890	\$ 14,663,845	\$ 11,302,841	\$ 305,483	\$ 10,997,358
71773	AMERICAN NATIONAL LIFE INS CO OF TX	\$ 112,116	-	\$ 4,404,677	\$ 4,516,793	\$ 113,694,870	\$ 150,833,793	\$ 87,784,200	\$ 63,049,593
69507	TRANSAMERICA LIFE INS & ANNUITY CO	\$ 111,020	389,804	\$ 710,081	\$ 1,210,905	\$ 226,929,556	\$ 18,365,238,093	\$ 17,534,409,374	\$ 830,828,718
67539	PAN-AMERICAN LIFE INS CO	\$ 107,966	-	\$ 662,453	\$ 769,819	\$ 152,708,101	\$ 2,015,313,828	\$ 1,815,202,406	\$ 200,111,422
76112	OXFORD LIFE INS CO	\$ 106,864	-	\$ 12,956	\$ 119,820	\$ 63,559,382	\$ 639,708,839	\$ 572,781,027	\$ 66,927,812
80020	MOUNTAIN LIFE INS CO	\$ 106,726	-	\$ 6,572	\$ 113,298	\$ 20,715,211	\$ 14,590,276	\$ 11,253,889	\$ 3,336,388
61921	CITIZENS SECURITY LIFE INS CO	\$ 106,544	-	\$ 305,599	\$ 412,143	\$ 18,542,021	\$ 75,629,354	\$ 64,401,826	\$ 11,227,528
69885	STARMOUNT LIFE INS CO	\$ 104,704	-	\$ 4,897	\$ 109,601	\$ 3,782,546	\$ 5,071,946	\$ 1,878,732	\$ 3,193,214
76325	CONSECO SENIOR HEALTH INS CO	\$ 104,193	-	\$ 4,310,619	\$ 4,414,812	\$ 503,005,838	\$ 1,660,019,128	\$ 1,534,198,070	\$ 125,821,058
67695	FEDERAL HOME LIFE INS CO	\$ 104,048	-	\$ 31,888	\$ 135,936	\$ 100,758,023	\$ 1,990,060,688	\$ 1,739,673,652	\$ 250,387,036
61824	CHEROKEE NATIONAL LIFE INS CO	\$ 100,472	-	\$ 13,047	\$ 113,519	\$ 33,822,742	\$ 37,451,414	\$ 31,606,313	\$ 5,845,103
82538	NATIONAL HEALTH INS CO	\$ 100,179	-	\$ 309,253	\$ 409,432	\$ 158,919,683	\$ 631,086,230	\$ 578,234,389	\$ 52,851,841
94226	AMERICAN FRANKLIN LIFE INS CO	\$ 100,135	-	\$ 2,641	\$ 102,776	\$ 93,421,930	\$ 494,044,350	\$ 461,382,420	\$ 32,661,928
87963	NATIONAL TEACHERS ASSOC LIFE INS CO	\$ 98,652	-	\$ 629,369	\$ 728,021	\$ 13,574,721	\$ 17,339,523	\$ 7,224,266	\$ 10,115,255
64580	ILLINOIS MUT LIFE INS CO	\$ 96,884	-	\$ 123,876	\$ 220,760	\$ 71,839,813	\$ 607,358,647	\$ 514,154,982	\$ 93,203,654
60308	ACACIA LIFE INS CO	\$ 95,773	-	\$ -	\$ 95,773	\$ 72,338,533	\$ 942,031,652	\$ 857,486,906	\$ 84,544,746
68047	PROFESSIONAL INS CO	\$ 90,261	-	\$ 559,596	\$ 649,857	\$ 36,078,252	\$ 50,574,851	\$ 43,593,730	\$ 6,981,118
61395	BENEFICIAL LIFE INSURANCE CO	\$ 89,916	-	\$ -	\$ 89,916	\$ 241,799,017	\$ 1,800,201,830	\$ 1,639,534,537	\$ 166,667,293
69744	UNION LABOR LIFE INS CO	\$ 89,374	-	\$ 172,269	\$ 261,643	\$ 272,010,729	\$ 2,693,377,511	\$ 2,581,586,909	\$ 111,790,602
67261	OLD REPUBLIC LIFE INS CO	\$ 85,768	-	\$ 26,243	\$ 112,011	\$ 72,945,405	\$ 96,196,494	\$ 73,063,036	\$ 23,133,460
61875	CHURCH LIFE INS CORP	\$ 82,513	-	\$ -	\$ 82,513	\$ 16,003,918	\$ 202,029,665	\$ 165,254,952	\$ 36,774,713
61883	CENTRAL UNITED LIFE INS CO	\$ 81,264	-	\$ 824,900	\$ 906,164	\$ 33,178,931	\$ 198,336,956	\$ 177,618,171	\$ 20,718,782
84026	GREGG INSURANCE CO	\$ 81,205	-	\$ -	\$ 81,205	\$ 82,106	\$ 4,886,776	\$ 1,114,911	\$ 3,771,865
65412	LIFE INS CO OF ALABAMA	\$ 80,804	-	\$ 558,772	\$ 639,576	\$ 24,802,909	\$ 66,813,487	\$ 57,880,018	\$ 8,953,479
64939	INVESTORS INSURANCE CORP	\$ 80,357	-	\$ -	\$ 80,357	\$ 5,605,857	\$ 64,052,379	\$ 53,659,558	\$ 10,392,821
61417	BENEFICIAL STANDARD LIFE INS CO	\$ 79,641	-	\$ 35,683	\$ 115,324	\$ 37,805,217	\$ 2,165,255,511	\$ 2,006,330,857	\$ 158,924,653
61239	BANKERS FIDELITY LIFE INS CO	\$ 78,835	-	\$ 155,659	\$ 234,494	\$ 29,728,581	\$ 81,695,368	\$ 55,697,127	\$ 25,998,241
63088	FARM BUREAU LIFE INS CO	\$ 78,279	-	\$ 2,202	\$ 80,481	\$ 218,832,809	\$ 2,528,657,676	\$ 2,233,840,354	\$ 294,817,322
85685	ACACIA NATIONAL LIFE INS CO	\$ 77,005	-	\$ -	\$ 77,005	\$ 67,919,348	\$ 666,067,660	\$ 634,377,976	\$ 31,689,683
69701	UNION BANKERS INS CO	\$ 75,363	19,534,436	\$ 2,507	\$ 19,803,037	\$ 72,612,774	\$ 11,323,142,295	\$ 11,019,896,575	\$ 303,245,710
66540	NATIONAL FARMERS UNION LIFE INS CO	\$ 75,248	-	\$ 637	\$ 75,885	\$ 17,395,888	\$ 426,065,921	\$ 377,589,298	\$ 48,476,623
65927	LIFE OF BOSTON INS CO	\$ 74,898	-	\$ -	\$ 74,898	\$ 38,040,641	\$ 98,094,695	\$ 85,568,707	\$ 12,525,988
84131	WONDER STATE LIFE INS CO	\$ 72,103	-	\$ -	\$ 72,103	\$ 72,079	\$ 1,158,990	\$ 916,146	\$ 242,844
61069	ANTHEM LIFE INSURANCE CO IN	\$ 71,590	-	\$ 789	\$ 72,379	\$ 77,352,731	\$ 101,065,471	\$ 70,989,705	\$ 30,085,786
86045	GENERAL LIFE INS CO	\$ 71,462	128,084	-	\$ 199,546	\$ 11,080,106	\$ 172,991,437	\$ 161,734,320	\$ 11,257,117
66559	NATIONAL FIDELITY LIFE INS CO	\$ 71,199	-	\$ 2,221	\$ 73,420	\$ 14,803,968	\$ 451,139,817	\$ 364,639,479	\$ 86,500,338
84174	EMPLOYEES LIFE CO MUT	\$ 70,127	14,801	\$ 4,166	\$ 89,094	\$ 15,822,774	\$ 86,627,610	\$ 73,961,054	\$ 12,666,556
61999	COLLEGE LIFE INS CO OF AMER	\$ 69,724	-	\$ -	\$ 69,724	\$ 92,978,827	\$ 490,322,058	\$ 448,860,294	\$ 41,481,764
71463	CITIZENS INS CO OF AMER	\$ 68,467	-	\$ 33,143	\$ 102,610	\$ 52,865,706	\$ 183,258,773	\$ 160,909,755	\$ 22,349,019
71854	AAA LIFE INSURANCE CO	\$ 68,682	-	\$ 3,802	\$ 72,484	\$ 44,990,637	\$ 38,888,604	\$ 22,558,730	\$ 16,329,872
83984	RUFFIN & JARRETT INSURANCE CO	\$ 66,199	-	\$ -	\$ 66,199	\$ 50,280	\$ 1,821,983	\$ 572,377	\$ 1,249,606
70688	AUSA LIFE INS CO INC	\$ 66,094	19,534,436	\$ 2,507	\$ 19,803,037	\$ 72,612,774	\$ 11,323,142,295	\$ 11,019,896,575	\$ 303,245,710
68772	SECURITY MUTUAL LIFE INS CO OF NY	\$ 64,950	593	\$ 1,377	\$ 66,920	\$ 213,502,917	\$ 1,422,234,712	\$ 1,344,532,406	\$ 77,702,306
65579	LINCOLN AMERICAN LIFE INS CO	\$ 64,480	-	\$ -	\$ 64,480	\$ 2,569,658	\$ 75,067,816	\$ 67,545,769	\$ 7,522,047
65781	MADISON NATIONAL LIFE INS CO INC	\$ 63,415	-	\$ 14,676	\$ 78,091	\$ 42,039,879	\$ 233,484,531	\$ 173,785,376	\$ 59,699,155
67911	PIONEER MUTUAL LIFE INS CO	\$ 61,850	-	\$ -	\$ 61,850	\$ 46,318,610	\$ 436,887,726	\$ 405,800,555	\$ 31,087,171
60704	AMERICAN LIFE INS CO OF NEW YORK	\$ 59,756	168,266	\$ 24,938	\$ 252,960	\$ 25,875,964	\$ 1,385,316,465	\$ 1,295,446,572	\$ 89,869,913
70300									

# Life and Health Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	AR LIFE AND ANNUITY PREM.	ANNTY OTH FND DPST	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
71404	CONTINENTAL GENERAL INS CO	\$ 52,083	\$ -	\$ 2,376,390	\$ 2,428,473	\$ 216,044,088	\$ 431,969,085	\$ 394,948,067	\$ 37,021,018
65811	AMERICAN MODERN LIFE INS CO	\$ 51,235	\$ -	\$ 5,641	\$ 56,876	\$ 12,042,540	\$ 26,099,348	\$ 16,017,191	\$ 10,082,157
70378	WESTERN FARM BUREAU LIFE INS CO	\$ 50,061	\$ -	\$ -	\$ 50,061	\$ 66,581,561	\$ 696,463,729	\$ 613,749,695	\$ 82,714,034
70580	WISCONSIN NATIONAL LIFE INS CO	\$ 49,681	\$ 47,087	\$ (173)	\$ 96,595	\$ 13,222,840	\$ 732,966,102	\$ 671,196,624	\$ 61,769,478
60178	ALLIED LIFE INS CO	\$ 49,175	\$ -	\$ -	\$ 49,175	\$ 112,792,812	\$ 825,436,210	\$ 780,327,140	\$ 45,109,070
60801	AMERICAN PUBLIC LIFE INS CO	\$ 48,531	\$ -	\$ 1,509,662	\$ 1,558,193	\$ 30,199,372	\$ 41,059,042	\$ 32,436,564	\$ 8,622,478
68764	SECURITY MUTUAL L I C OF LINCOLN NE	\$ 47,955	\$ 9,607	\$ 384	\$ 57,946	\$ 50,220,773	\$ 600,541,073	\$ 645,643,704	\$ 54,897,369
92436	WABASH LIFE INS CO	\$ 46,656	\$ -	\$ 19,772	\$ 66,428	\$ 6,534,766	\$ 567,075,637	\$ 378,141,517	\$ 188,934,120
72850	UNITED WORLD LIFE INS CO	\$ 46,406	\$ -	\$ 117,081	\$ 163,487	\$ 26,878,249	\$ 69,423,713	\$ 40,478,984	\$ 28,944,729
97764	IDEALIFE INS CO	\$ 45,386	\$ -	\$ 12,911	\$ 58,297	\$ 14,554,408	\$ 66,598,423	\$ 59,100,000	\$ 7,498,422
94471	UNIFIED LIFE INS CO	\$ 45,166	\$ -	\$ 22,798	\$ 67,964	\$ 2,508,892	\$ 71,120,010	\$ 62,218,179	\$ 9,901,831
70629	WORLD INS CO	\$ 44,700	\$ -	\$ 1,073,668	\$ 1,118,368	\$ 112,428,919	\$ 174,337,275	\$ 128,859,702	\$ 45,477,580
69272	SUNSET LIFE INS CO OF AMERICA	\$ 43,722	\$ 800	\$ -	\$ 44,522	\$ 45,547,052	\$ 474,685,820	\$ 405,679,234	\$ 69,006,584
68500	CONTINENTAL LIFE INS CO BRENTWOOD	\$ 43,683	\$ -	\$ 2,726,061	\$ 2,769,744	\$ 45,629,245	\$ 40,005,923	\$ 23,383,670	\$ 16,622,253
84743	CAMERON LIFE INS CO	\$ 40,844	\$ -	\$ -	\$ 40,844	\$ 811,745	\$ 3,659,957	\$ 2,116,163	\$ 1,543,794
71323	ZALE LIFE INS CO	\$ 40,379	\$ -	\$ 36,466	\$ 76,845	\$ 2,286,223	\$ 13,155,300	\$ 3,610,320	\$ 9,544,980
63525	FIRST NATIONAL LIFE INS CO OF AMER	\$ 40,157	\$ -	\$ -	\$ 40,157	\$ 7,422,637	\$ 126,235,692	\$ 107,400,507	\$ 18,835,174
84107	GRIFFIN LEGGETT BURIAL INS CO	\$ 38,960	\$ -	\$ -	\$ 38,960	\$ 38,960	\$ 121,591	\$ 4,332	\$ 117,259
60518	AMERICAN HEALTH & LIFE INS CO	\$ 38,768	\$ -	\$ 1,098	\$ 39,866	\$ 160,013,505	\$ 827,442,056	\$ 653,476,347	\$ 173,965,709
77879	AFBA LIFE INS CO	\$ 38,487	\$ -	\$ -	\$ 38,487	\$ 19,032,246	\$ 74,227,989	\$ 40,706,013	\$ 33,521,975
67873	PIONEER AMERICAN INS CO	\$ 36,897	\$ -	\$ -	\$ 36,897	\$ 8,336,345	\$ 26,470,816	\$ 20,171,683	\$ 6,299,133
60445	AMERICAN FOUNDERS LIFE INS CO	\$ 36,807	\$ -	\$ -	\$ 36,807	\$ 8,637,479	\$ 207,937,861	\$ 190,840,956	\$ 17,096,905
68209	PROVIDENT LIFE & CASUALTY INS CO	\$ 36,286	\$ -	\$ 40,216	\$ 76,502	\$ 79,867,759	\$ 518,940,302	\$ 441,204,477	\$ 77,735,825
61700	CENTRAL NATL LIFE INS CO OMAHA	\$ 35,872	\$ -	\$ (12)	\$ 35,860	\$ 78,256,414	\$ 647,090,546	\$ 473,614,738	\$ 173,475,808
94218	COUNTRY INVESTORS LIFE ASSUR CO	\$ 35,329	\$ -	\$ -	\$ 35,329	\$ 62,221,532	\$ 946,612,563	\$ 875,581,682	\$ 71,030,882
69183	STATESMAN NATIONAL LIFE INS CO	\$ 34,996	\$ -	\$ 2,163,427	\$ 2,198,423	\$ 21,929,514	\$ 7,038,167	\$ 7,595,972	\$ (557,804)
63901	EMPLOYERS LIFE INS CO OF WAUSAU	\$ 32,893	\$ 2,342,028	\$ -	\$ 2,375,021	\$ 41,812,348	\$ 1,391,493,277	\$ 1,316,759,220	\$ 74,734,057
92440	HIGHMARK LIFE INS CO	\$ 32,261	\$ -	\$ 296,779	\$ 329,040	\$ 150,220,526	\$ 264,645,420	\$ 207,448,005	\$ 57,197,415
60763	AMERICAN PIONEER LIFE INS CO	\$ 31,976	\$ -	\$ 133,707	\$ 165,683	\$ 106,394,258	\$ 82,678,499	\$ 70,525,107	\$ 12,153,392
65668	LINCOLN MUTUAL LIFE INS CO	\$ 30,762	\$ -	\$ 92	\$ 30,854	\$ 12,008,716	\$ 133,230,005	\$ 114,180,044	\$ 19,049,961
74900	BROKERS NATL LIFE ASSUR CO	\$ 30,300	\$ -	\$ 1,922,296	\$ 1,952,596	\$ 21,115,964	\$ 12,817,415	\$ 8,821,709	\$ 3,995,706
76002	WOODMEN ACCIDENT & LIFE CO	\$ 30,295	\$ -	\$ 33,864	\$ 64,159	\$ 71,397,362	\$ 739,512,012	\$ 657,553,284	\$ 81,958,725
65692	LONE STAR LIFE INS CO	\$ 29,869	\$ -	\$ 545,754	\$ 575,623	\$ 34,236,674	\$ 527,999,674	\$ 493,355,986	\$ 34,643,688
60429	AMERICAN FIDELITY LIFE INS CO	\$ 29,418	\$ -	\$ -	\$ 29,418	\$ 19,962,696	\$ 377,880,055	\$ 320,792,481	\$ 57,087,574
66419	MUTUAL SERVICE LIFE INS CO	\$ 28,265	\$ -	\$ -	\$ 28,265	\$ 30,160,302	\$ 393,729,379	\$ 364,387,145	\$ 29,342,234
69094	STATE FARM LIFE & ACCIDENT ASR CO	\$ 25,035	\$ -	\$ -	\$ 25,035	\$ 92,524,832	\$ 828,481,259	\$ 687,289,148	\$ 141,192,111
67628	PEKIN LIFE INSURANCE CO	\$ 24,281	\$ -	\$ 12,680	\$ 36,961	\$ 152,483,003	\$ 485,014,181	\$ 393,778,970	\$ 91,237,211
72222	AMICA LIFE INS CO	\$ 24,248	\$ -	\$ -	\$ 24,248	\$ 75,851,452	\$ 504,942,218	\$ 444,970,491	\$ 59,971,728
64696	FIRST CONTINENTAL LIFE & ACCIDENT	\$ 23,870	\$ -	\$ 379	\$ 24,249	\$ 21,005,700	\$ 12,909,278	\$ 7,097,479	\$ 5,811,800
60542	AMERICAN HOME LIFE INSURANCE CO	\$ 23,699	\$ -	\$ 30	\$ 23,729	\$ 9,555,782	\$ 87,366,197	\$ 78,935,488	\$ 8,430,710
82082	COMBINED UNDERWRITERS LIFE INS CO	\$ 23,198	\$ -	\$ 146,921	\$ 170,119	\$ 15,866,013	\$ 17,824,511	\$ 16,534,989	\$ 1,289,542
86991	MEDICAL LIFE INS CO	\$ 23,027	\$ -	\$ 29,806	\$ 52,833	\$ 162,269,746	\$ 170,018,535	\$ 79,822,416	\$ 90,196,120
62030	WESTFIELD LIFE INS CO	\$ 22,427	\$ -	\$ -	\$ 22,427	\$ 43,104,630	\$ 334,676,564	\$ 315,489,415	\$ 19,187,149
66583	NATIONAL GUARDIAN LIFE INS CO	\$ 22,309	\$ -	\$ 7,242	\$ 29,551	\$ 53,667,584	\$ 793,986,615	\$ 698,694,504	\$ 95,292,111
69752	BENICORP INSURANCE CO	\$ 21,302	\$ -	\$ 702,575	\$ 723,877	\$ 25,580,782	\$ 12,872,582	\$ 7,316,972	\$ 5,555,610
65951	MERIT LIFE INS CO	\$ 21,229	\$ -	\$ -	\$ 21,229	\$ 110,381,412	\$ 802,815,731	\$ 429,898,176	\$ 372,917,555
88668	MUTUAL OF AMERICA LIFE INS CO	\$ 21,049	\$ 6,026,634	\$ -	\$ 6,047,683	\$ 50,442,001	\$ 8,817,070,095	\$ 8,222,240,413	\$ 594,829,682
67660	PENNSYLVANIA LIFE INS CO	\$ 20,941	\$ -	\$ 110,850	\$ 131,791	\$ 119,532,168	\$ 381,602,169	\$ 358,521,647	\$ 23,080,522
69647	PHOENIX NATIONAL INS CO	\$ 20,619	\$ -	\$ -	\$ 20,619	\$ 11,813,654	\$ 11,579,662	\$ 774,758	\$ 10,804,904
69779	UNION NATIONAL LIFE INS CO	\$ 20,536	\$ -	\$ -	\$ 20,536	\$ 75,270,394	\$ 416,286,610	\$ 222,494,891	\$ 193,791,719
61190	AUTO-OWNERS LIFE INSURANCE CO	\$ 20,221	\$ -	\$ -	\$ 20,221	\$ 62,051,986	\$ 791,758,233	\$ 680,319,449	\$ 111,438,784
90328	FIRST HEALTH LIFE & HEALTH INS CO	\$ 19,447	\$ -	\$ -	\$ 19,447	\$ 14,878,745	\$ 45,061,230	\$ 27,579,051	\$ 17,482,179
86126	MEMBERS LIFE INS CO	\$ 19,107	\$ -	\$ 1,846	\$ 20,953	\$ 11,329,128	\$ 17,824,511	\$ 16,534,989	\$ 1,289,542
61514	CALAMERICA LIFE INS CO	\$ 18,985	\$ -	\$ 60	\$ 19,045	\$ 37,355,791	\$ 570,790,026	\$ 516,988,367	\$ 53,801,659
65633	LINCOLN LIFE & CASUALTY CO	\$ 18,934	\$ -	\$ 857	\$ 19,791	\$ 1,344,869	\$ 86,232,030	\$ 76,720,586	\$ 9,511,444
77828	COMPANION LIFE INS CO	\$ 18,927	\$ -	\$ 1,031,019	\$ 1,049,946	\$ 96,722,388	\$ 43,745,021	\$ 23,117,225	\$ 20,627,796
74004	FAMILY SERVICE LIFE INS CO	\$ 18,529	\$ -	\$ -	\$ 18,529	\$ 10,809,234	\$ 740,033,606	\$ 659,739,229	\$ 80,294,377
68446	REPUBLIC-VANGUARD LIFE INS CO	\$ 17,985	\$ -	\$ 7,770	\$ 25,755	\$ 53,151,176	\$ 810,832,694	\$ 772,170,138	\$ 38,662,556
64904	INVESTORS HERITAGE LIFE INS CO	\$ 17,959	\$ -	\$ -	\$ 17,959	\$ 62,338,416	\$ 223,189,422	\$ 209,610,162	\$ 13,579,260
61433	BERKSHIRE LIFE INS CO	\$ 17,570	\$ -	\$ 110,126	\$ 127,696	\$ 223,475,980	\$ 1,427,225,978	\$ 1,337,188,246	\$ 90,037,732
75531	NORTHERN SECURITY LIFE INS CO INC	\$ 17,024	\$ -	\$ -	\$ 17,024	\$ 2,174,940	\$ 16,244,843	\$ 14,635,987	\$ 1,608,866
63282	PENN TREATY NETWORK AMERICA INS CO	\$ 16,586	\$ -	\$ 155,490	\$ 172,076	\$ 217,062,231	\$ 313,997,508	\$ 253,908,675	\$ 60,088,833
68532	NATIONAL FARM LIFE INS CO	\$ 15,391	\$ -	\$ -	\$ 15,391	\$ 12,631,105	\$ 156,666,952	\$ 142,177,725	\$ 14,489,227
66230	WILLIAM PENN LIFE INS CO OF NY	\$ 15,278	\$ -	\$ -	\$ 15,278	\$ 145,909,070	\$ 1,045,898,306	\$ 978,853,905	\$ 67,044,401
67784	PHILADELPHIA AMERICAN LIFE INS CO	\$ 14,973	\$ -	\$ 921,635	\$ 936,608	\$ 18,354,327	\$ 34,233,240	\$ 25,045,653	\$ 9,187,587
61859	CHRISTIAN FIDELITY LIFE INS CO	\$ 14,519	\$ -	\$ 103,736	\$ 118,255	\$ 47,469,361	\$ 117,053,316	\$ 91,157,481	\$ 25,895,835
67571	AMERICAN GENERAL LIFE INS CO OF NY	\$ 14,486	\$ -	\$ -	\$ 14,486	\$ 101,402,685	\$ 853,870,526	\$ 808,261,944	\$ 45,608,582
60607	AMERICAN INTERNATL LIFE ASR CO NY	\$ 14,236	\$ -	\$ 188	\$ 14,424	\$ 419,172,844	\$ 6,322,973,164	\$ 5,985,803,158	\$ 337,170,006
73504	CONGRESS LIFE INS CO	\$ 13,920	\$ -	\$ -	\$ 13,920	\$ 64,018	\$ 4,581,936	\$ (418,063)	\$ 5,000,000
85286	ANTHEM ALLIANCE HEALTH INS CO	\$ 13,377	\$ -	\$ 335,368	\$ 348,745	\$ 337,676,748	\$ 212,085,603	\$ 162,163,642	\$ 49,921,961
66463	GOLDEN SECURITY LIFE INS CO	\$ 12,152	\$ -	\$ 453,075	\$ 465,227	\$ 19,596,165	\$ 12,231,819	\$ 6,446,627	\$ 5,785,192
62421	CAPITOL BANKERS LIFE INS CO	\$ 12,143	\$ -	\$ -	\$ 12,143	\$ 9,923,301	\$ 128,944,681	\$ 116,872,799	\$ 12,071,882
63223	FEDERAL LIFE INS CO (MUTUAL)	\$ 11,958	\$ -	\$ 796	\$ 12,754	\$ 13,486,796	\$ 225,562,818	\$ 181,031,898	\$ 44,530,920
75914	AMERICAN CHAMBERS LIFE INS CO	\$ 11,803	\$ -	\$ 544,243	\$ 556,046	\$ 93,031,321	\$ 38,283,235	\$ 24,890,131	\$ 13,393,104
77119	SENTINEL AMERICAN LIFE INS CO	\$ 11,684	\$ -	\$ -	\$ 11,684	\$ 625,519	\$ 57,873,594	\$ 40,547,695	\$ 17,325,699
62359	CONSTITUTION LIFE INS CO	\$ 11,628	\$ -	\$ -	\$ 11,628	\$ 9,445,352	\$ 246,044,521	\$ 93,659,361	\$ 152,385,164
70435	SAVINGS BANK LIFE INS CO OF MA	\$ 11,038	\$ -	\$ -	\$ 11,038	\$ 111,041,571	\$ 1,211,364,884	\$ 1,053,499,944	\$ 157,864,940
76007	OLD UNITED LIFE INS CO	\$ 10,489	\$ -	\$ 9,272	\$ 19,761	\$ 12,720,764	\$ 48,050,136	\$ 23,432,321	\$ 24,617,818
89087	ENTERPRISE LIFE INS CO	\$ 10,348	\$ -	\$ 6,035	\$ 16,383	\$ 23,859,209	\$ 41,798,861	\$ 33,420,487	\$ 8,379,374
98205	NATIONAL FOUNDATION LIFE INS CO	\$ 10,269	\$ -	\$ 6,268,076	\$ 6,278,345	\$ 70,355,065	\$ 57,822,895	\$ 41,947,031	\$ 15,875,864
93726	MISSION LIFE INS CO OF AMER	\$ 9,691	\$ -	\$ -	\$ 9,691	\$ 2,681,414	\$ 6,803,936	\$ 1,117,558	\$ 5,686,376
69493	TOWER LIFE INS CO	\$ 9,633	\$ -	\$ -	\$ 9,633	\$ 3,502,103	\$ 75,128,422	\$ 49,825,302	\$ 25,303,120
67253	OLD RELIANCE INS CO	\$ 9,623	\$ -	\$ 72	\$ 9,695	\$ 1,846,334	\$ 21,808,238	\$ 19,463,224	\$ 2,345,014
74918	KILPATRICK LIFE INS CO	\$ 9,367	\$ -	\$ -	\$ 9,367	\$ 17,565,274	\$ 97,468,354	\$ 92,653,528	\$ 4,814,826
83941	COSMOPOLITAN LIFE INS CO	\$ 9,251	\$ -	\$ -	\$ 9,251	\$ 9,251	\$ 131,405	\$ 16,620	\$ 114,785
69922	UNITED HOME LIFE INS CO	\$ 8,640	\$ -	\$ -	\$ 8,640	\$ 3,435,204	\$ 49,061,415	\$ 42,282,681	\$ 6,778,734
67326	OLD SURETY LIFE INS CO	\$ 8,638	\$ -	\$ 834,414	\$ 843,052	\$ 9,112,222	\$ 13,502,650	\$ 9,500,431	\$ 4,002,220
84093	MID-AMERICAN CENTURY LIFE INS CO	\$ 8,066	\$ -	\$ -	\$ 8,066	\$ 9,147	\$ 383,952	\$ 166,565	\$ 217,387
80799	CELTIC LIFE INS CO	\$ 7,871	\$ -	\$ 708,539	\$ 716,410	\$ 149,055,627	\$ 110,480,403	\$ 59,242,579	\$ 51,237,824
81442	MONITOR LIFE INS CO OF NY	\$ 7,203	\$ -	\$ 78	\$ 7,281	\$ 2,534,760	\$ 28,998,266	\$ 23,347,626	\$ 5,650,640
64572	NATIONAL GROUP LIFE INS CO	\$ 7,191	\$ -	\$ 656,650	\$ 663,841	\$ 88,027,612	\$ 53,256,500	\$ 25,554,029	\$ 27,702,472
67946	PIONEER SECURITY LIFE INS CO	\$ 6,955	\$ -	\$ -	\$ 6,955	\$ 2,251,207	\$ 138,183,279	\$ 22,180,347	\$ 116,002,932
63818	UNITY FINANCIAL LIFE INS CO	\$ 6,812	\$ -	\$ 17	\$ 6,829	\$ 856,735	\$ 14,203,804	\$	



# Life and Health Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	AR LIFE AND ANNUITY PREM.	ANNTY OTH FND DPST	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
68187	PROVIDENT INDEMNITY LIFE INS CO	\$ 6,016	\$ -	\$ 11,568	\$ 17,584	\$ 62,870,767	\$ 77,985,555	\$ 73,178,751	\$ 4,806,804
90581	SAFECO NATIONAL LIFE INS CO	\$ 5,945	\$ -	\$ -	\$ 5,945	\$ 620,663	\$ 19,169,784	\$ 4,474,937	\$ 14,694,847
73377	SOUTHERN SECURITY LIFE INS CO	\$ 5,931	\$ -	\$ -	\$ 5,931	\$ 9,075,197	\$ 56,809,943	\$ 48,182,090	\$ 8,627,251
78174	CONSECO HEALTH INS CO	\$ 5,821	\$ 2,927,207	\$ 2,933,028	\$ 305,258,419	\$ 1,190,782,926	\$ 1,094,687,292	\$ 96,095,634	\$ 2,589,862
75802	FAMILY GUARANTY LIFE INS CO INC	\$ 5,493	\$ -	\$ -	\$ 5,493	\$ 8,248,082	\$ 28,876,379	\$ 26,276,516	\$ 2,599,862
61778	CERTIFIED LIFE INS CO	\$ 5,473	\$ -	\$ 12,933	\$ 18,406	\$ 8,554,345	\$ 54,772,094	\$ 48,822,806	\$ 5,949,288
71218	GRANGE LIFE INSURANCE CO	\$ 5,396	\$ -	\$ -	\$ 5,396	\$ 25,034,287	\$ 96,808,004	\$ 81,724,147	\$ 15,083,857
63479	UNITED TEACHER ASSOCIATES INS CO	\$ 5,272	\$ -	\$ 276,952	\$ 282,224	\$ 42,196,787	\$ 217,618,014	\$ 184,981,875	\$ 32,636,139
74268	AMERICAN CONTINENTAL LIFE INS CO	\$ 4,949	\$ -	\$ -	\$ 4,949	\$ 8,081,981	\$ 27,235,886	\$ 11,239,255	\$ 15,996,131
86959	NATIONAL FAMILY CARE LIFE INS CO	\$ 4,749	\$ -	\$ 30,321	\$ 35,070	\$ 11,360,334	\$ 11,471,492	\$ 7,446,306	\$ 4,025,186
75817	GUARANTY NATIONAL LIFE INS CO	\$ 4,744	\$ -	\$ 250	\$ 4,978	\$ 1,017,898	\$ 8,798,489	\$ 2,142,873	\$ 6,655,616
84522	AUTO CLUB LIFE INS CO	\$ 4,644	\$ -	\$ 36,939	\$ 41,583	\$ 52,380,525	\$ 193,263,441	\$ 170,256,323	\$ 23,007,114
77887	LIFE & HEALTH INS CO OF AMER	\$ 4,565	\$ -	\$ 423	\$ 4,988	\$ 17,847,931	\$ 37,151,166	\$ 24,194,833	\$ 12,956,333
70955	USA LIFE ONE INS CO OF INDIANA	\$ 4,422	\$ -	\$ -	\$ 4,422	\$ 1,935,757	\$ 100,011,212	\$ 82,444,846	\$ 17,566,366
76023	COLUMBIAN LIFE INS CO	\$ 4,257	\$ -	\$ -	\$ 4,257	\$ 31,840,116	\$ 184,581,490	\$ 165,752,183	\$ 18,829,302
64327	HARLEYSVILLE LIFE INS CO	\$ 4,119	\$ -	\$ -	\$ 4,119	\$ 34,435,466	\$ 184,581,490	\$ 165,752,183	\$ 18,829,302
77788	AMERICAN CENTURION LIFE ASSUR CO	\$ 4,006	\$ -	\$ -	\$ 4,006	\$ 79,518,944	\$ 315,089,666	\$ 280,977,271	\$ 34,112,395
94366	GREAT NORTHERN INSURED ANNUITY CORP	\$ 4,000	\$ -	\$ -	\$ 4,000	\$ 54,846,934	\$ 6,193,103,023	\$ 5,610,362,830	\$ 582,740,193
64084	INTERNATIONAL FINANCIAL SVC LIFE I C	\$ 3,798	\$ -	\$ -	\$ 3,798	\$ 1,624,968	\$ 206,944,878	\$ 190,936,819	\$ 16,006,559
64831	INTRAMERICA LIFE INSURANCE CO	\$ 3,717	\$ -	\$ -	\$ 3,717	\$ 18,653,971	\$ 74,028,660	\$ 57,727,773	\$ 16,300,887
66489	FRANKLIN AMERICAN LIFE INS CO	\$ 3,598	\$ -	\$ -	\$ 3,598	\$ 14,511,924	\$ 76,064,872	\$ 68,480,599	\$ 7,574,273
93742	MINISTERS LIFE INSURANCE CO THE	\$ 3,452	\$ -	\$ 28	\$ 3,480	\$ 2,502,803	\$ 22,664,338	\$ 13,149,479	\$ 9,514,859
64220	SETTLERS LIFE INS CO	\$ 3,405	\$ -	\$ 685	\$ 4,090	\$ 24,695,653	\$ 205,898,744	\$ 182,975,212	\$ 22,923,532
63193	FARMERS & TRADERS LIFE INS CO	\$ 3,190	\$ -	\$ -	\$ 3,190	\$ 46,009,711	\$ 380,629,543	\$ 359,497,443	\$ 21,132,100
68802	SENTINEL SECURITY LIFE INS CO	\$ 3,132	\$ -	\$ -	\$ 3,132	\$ 3,818,029	\$ 42,974,287	\$ 27,101,150	\$ 15,873,137
70769	ERIE FAMILY LIFE INS CO	\$ 3,114	\$ -	\$ -	\$ 3,114	\$ 110,255,025	\$ 812,539,535	\$ 726,632,935	\$ 85,906,602
98655	FRANKLIN PROTECTIVE LIFE INS CO	\$ 2,979	\$ -	\$ 6	\$ 2,985	\$ 2,445,983	\$ 24,129,135	\$ 21,857,487	\$ 2,271,647
92649	AMERICAN UNDERWRITERS LIFE INS CO	\$ 2,950	\$ -	\$ -	\$ 2,950	\$ 6,060,492	\$ 29,913,270	\$ 22,053,303	\$ 7,859,967
68586	RUSHMORE NATIONAL LIFE INS CO	\$ 2,813	\$ -	\$ 10	\$ 2,823	\$ 2,327,336	\$ 70,056,283	\$ 62,909,603	\$ 7,149,681
70874	ALLSTATE LIFE INS CO OF NEW YORK	\$ 2,803	\$ -	\$ 482	\$ 3,285	\$ 263,845,500	\$ 2,293,464,019	\$ 2,097,048,015	\$ 196,416,004
60637	AMERICAN INVESTORS LIFE INS CO	\$ 2,687	\$ 5,770,941	\$ -	\$ 5,773,628	\$ 12,472,521	\$ 2,822,832,451	\$ 2,708,845,968	\$ 113,986,483
63703	STONEBRIDGE INS CO	\$ 2,633	\$ -	\$ -	\$ 2,633	\$ 325,402	\$ 13,089,221	\$ 700,782	\$ 12,388,439
63932	BANKERS LIFE INSURANCE CO OF NY	\$ 2,400	\$ -	\$ -	\$ 2,400	\$ 34,158,603	\$ 317,827,094	\$ 293,309,376	\$ 24,517,717
69078	STANDARD SECURITY LIFE INS CO OF NY	\$ 2,397	\$ -	\$ 285,650	\$ 288,047	\$ 156,058,030	\$ 141,809,067	\$ 88,464,904	\$ 53,344,163
79049	ALFA LIFE INS CORPORATION	\$ 2,376	\$ -	\$ -	\$ 2,376	\$ 81,811,361	\$ 552,266,776	\$ 422,902,319	\$ 129,364,457
67032	NORTH CAROLINA MUTUAL LIFE INS CO	\$ 2,286	\$ -	\$ 197	\$ 2,483	\$ 22,354,473	\$ 210,150,764	\$ 184,289,172	\$ 25,861,592
63185	FARMERS & RANCHERS LIFE INS CO	\$ 2,201	\$ -	\$ -	\$ 2,201	\$ 1,497,270	\$ 13,653,988	\$ 10,881,330	\$ 2,772,658
76031	FLORIDA COMBINED LIFE INS CO INC	\$ 2,147	\$ -	\$ -	\$ 2,147	\$ 38,290,953	\$ 31,814,894	\$ 15,703,810	\$ 16,111,084
68128	PROTECTED HOME MUTUAL LIFE INS CO	\$ 2,075	\$ -	\$ 654	\$ 2,729	\$ 23,066,898	\$ 204,027,063	\$ 191,336,095	\$ 12,691,968
67636	PENINSULAR LIFE INS CO	\$ 2,001	\$ -	\$ -	\$ 2,001	\$ 817,151	\$ 83,909,421	\$ 72,475,098	\$ 11,434,323
70777	NORTH WEST LIFE ASR CO OF AMERICA	\$ 1,980	\$ -	\$ -	\$ 1,980	\$ 4,262,803	\$ 46,829,205	\$ 32,060,785	\$ 14,766,420
82694	UNITED LIBERTY LIFE INS CO	\$ 1,912	\$ -	\$ 60	\$ 1,972	\$ 1,697,992	\$ 38,974,965	\$ 35,672,858	\$ 3,302,107
63788	UTICA NATIONAL LIFE INS CO	\$ 1,830	\$ -	\$ -	\$ 1,830	\$ 29,140,514	\$ 171,079,461	\$ 154,060,808	\$ 17,012,653
88480	JEFFERSON NATL LIFE INS CO OF TEXAS	\$ 1,733	\$ -	\$ -	\$ 1,733	\$ 894,252	\$ 960,643,177	\$ 141,816,913	\$ 818,826,265
85189	INVESTORS CONSOLIDATED INS CO INC	\$ 1,724	\$ -	\$ 56,849	\$ 58,573	\$ 9,554,599	\$ 26,580,076	\$ 12,827,088	\$ 13,752,988
80322	CITICORP LIFE INS CO	\$ 1,672	\$ -	\$ 21,983	\$ 23,655	\$ 88,339,093	\$ 764,459,007	\$ 299,839,839	\$ 464,619,168
65269	UNITED BENEFIT LIFE INSURANCE CO	\$ 1,653	\$ 1,200,980	\$ 1,202,693	\$ 1,202,693	\$ 119,620,684	\$ 10,910,040	\$ 2,879,865	\$ 7,990,674
65110	KANAWHA INSURANCE CO	\$ 1,587	\$ 277,212	\$ 278,799	\$ 87,341,264	\$ 398,914,073	\$ 327,834,707	\$ 327,834,707	\$ 71,079,366
81868	INSURANCE INVESTORS LIFE INS CO	\$ 1,549	\$ -	\$ -	\$ 1,549	\$ 21,219	\$ 120,254,757	\$ 435,564	\$ 119,819,183
67059	NORTH COAST LIFE INS CO	\$ 1,479	\$ -	\$ -	\$ 1,479	\$ 8,200,297	\$ 81,564,553	\$ 76,871,063	\$ 4,693,490
81949	AMERICAN INSURANCE CO OF TEXAS	\$ 1,475	\$ 409,856	\$ 411,331	\$ 10,562,446	\$ 14,919,888	\$ 12,092,513	\$ 2,827,376	\$ 9,265,142
61050	SECURITY FIRST LIFE INS CO	\$ 1,468	\$ 3,123,006	\$ -	\$ 3,124,474	\$ 548,257	\$ 3,819,207,105	\$ 3,690,886,893	\$ 128,520,212
62057	JEFFERSON PILOT LIFE AMERICA INS CO	\$ 1,458	\$ -	\$ 533	\$ 1,991	\$ 83,489,550	\$ 480,253,257	\$ 387,856,837	\$ 92,394,430
78743	NEW ERA LIFE INS CO	\$ 1,447	\$ 300	\$ 43,392	\$ 45,139	\$ 45,711,629	\$ 167,561,367	\$ 145,508,007	\$ 22,053,360
91910	AMERICAN SAVINGS LIFE INS CO	\$ 1,432	\$ -	\$ -	\$ 1,432	\$ 108,868	\$ 16,578,819	\$ 4,614,911	\$ 11,964,908
61328	BANKERS LIFE INS CO OF AMERICA	\$ 1,377	\$ -	\$ -	\$ 1,377	\$ 774,041	\$ 6,096,779	\$ 5,675,503	\$ 421,276
62448	UNILIFE LIFE INS CO	\$ 1,328	\$ -	\$ -	\$ 1,328	\$ 230,694	\$ 3,897,239	\$ 106,259	\$ 3,791,980
75078	AMERIBEST LIFE INS CO	\$ 1,317	\$ -	\$ -	\$ 1,317	\$ 1,087,774	\$ 6,007,256	\$ 99,899	\$ 5,907,357
87947	HEALTH & LIFE INS CO OF AMERICA	\$ 1,250	\$ -	\$ 4,046	\$ 5,296	\$ 2,000,006	\$ 6,904,440	\$ 2,813,312	\$ 4,091,128
93254	LIFE OF MARYLAND INC	\$ 1,237	\$ -	\$ -	\$ 1,237	\$ 17,967,416	\$ 268,694,449	\$ 230,570,439	\$ 38,124,010
66125	MILWAUKEE LIFE INS CO	\$ 1,234	\$ -	\$ -	\$ 1,234	\$ 6,849,031	\$ 49,732,210	\$ 35,438,838	\$ 14,293,372
81353	NY LIFE INS CO OF ARIZONA	\$ 1,219	\$ -	\$ -	\$ 1,219	\$ 11,512,428	\$ 22,173,573	\$ 5,227,236	\$ 16,946,337
84077	SOUTHERN FIDELITY LIFE INS CO	\$ 1,206	\$ -	\$ -	\$ 1,206	\$ 1,021	\$ 77,899	\$ 12,252	\$ 65,647
70696	UNITED SECURITY LIFE INS CO	\$ 1,200	\$ 26,945	\$ 28,145	\$ 4,705,772	\$ 4,941,711	\$ 3,461,690	\$ 1,480,021	\$ 3,461,690
84514	NORTH WEST LIFE ASR CO OF CANADA	\$ 1,119	\$ -	\$ -	\$ 1,119	\$ 16,381,828	\$ 257,371,781	\$ 225,875,501	\$ 31,496,280
99414	SECURITY EQUITY LIFE INS CO	\$ 1,055	\$ -	\$ -	\$ 1,055	\$ 90,473,862	\$ 469,306,780	\$ 457,615,150	\$ 11,691,630
62537	COTTON STATES LIFE INSURANCE CO	\$ 1,041	\$ -	\$ -	\$ 1,041	\$ 30,200,686	\$ 148,036,972	\$ 115,300,562	\$ 27,736,410
62472	CONTINENTAL LIFE INS CO	\$ 1,031	\$ 19,412	\$ 20,443	\$ 9,597,791	\$ 78,832,970	\$ 63,426,132	\$ 15,406,838	\$ 48,425,134
71471	MEDICO LIFE INS CO	\$ 1,004	\$ 77,077	\$ 78,081	\$ 39,685,050	\$ 124,863,305	\$ 115,461,458	\$ 9,401,848	\$ 105,461,510
66184	GUARANTEE PROTECTIVE LIFE CO	\$ 870	\$ -	\$ -	\$ 870	\$ 768,256	\$ 19,174,375	\$ 13,722,363	\$ 5,452,010
61867	CHRISTIAN MUTUAL LIFE INS CO	\$ 842	\$ -	\$ -	\$ 842	\$ 1,781,179	\$ 28,412,190	\$ 439,226	\$ 27,972,964
77372	STANFORD LIFE INS CO	\$ 837	\$ -	\$ -	\$ 837	\$ 153,661	\$ 714,661	\$ 433,141	\$ 281,520
92703	UNITED NATIONAL LIFE INS CO OF AMER	\$ 815	\$ -	\$ -	\$ 815	\$ 485,550	\$ 7,313,059	\$ 3,805,594	\$ 3,507,466
83445	ADVANCE INSURANCE CO	\$ 782	\$ 24	\$ 806	\$ 9,885,304	\$ 20,887,559	\$ 4,482,299	\$ 16,405,260	\$ 16,405,260
60305	AMERICAN COMMUNITY MUTUAL INS CO	\$ 780	\$ 26,194	\$ 26,974	\$ 345,893,592	\$ 162,868,730	\$ 102,836,542	\$ 60,022,188	\$ 42,816,354
71749	MENLO LIFE INS CO	\$ 770	\$ -	\$ -	\$ 770	\$ 31,187	\$ 6,078,037	\$ 3,344,018	\$ 2,734,020
89184	STERLING INVESTORS LIFE INS CO	\$ 740	\$ -	\$ -	\$ 740	\$ 4,370,969	\$ 18,473,230	\$ 12,028,956	\$ 6,444,274
69370	NATIONAL AFFILIATED INVESTORS L I C	\$ 708	\$ 638	\$ 1,346	\$ 2,939,483	\$ 4,564,190	\$ 4,209,617	\$ 354,569	\$ 3,855,048
71705	STANDARD LIFE & CASUALTY INS CO	\$ 686	\$ -	\$ -	\$ 686	\$ 3,237,556	\$ 22,477,968	\$ 18,432,501	\$ 4,044,867
70181	UNIVERSE LIFE INS CO	\$ 585	\$ 10,389	\$ 10,974	\$ 1,456,034	\$ -	\$ -	\$ -	\$ -
61882	CHESAPEAKE LIFE INS CO	\$ 577	\$ 93,567	\$ 94,144	\$ 8,395,743	\$ 64,791,284	\$ 40,454,553	\$ 24,336,731	\$ 16,118,522
79359	CANADA LIFE INS CO OF NY	\$ 571	\$ -	\$ -	\$ 571	\$ 25,173,941	\$ 292,930,114	\$ 276,794,187	\$ 16,135,926
78697	COMBINED LIFE INS CO OF NY	\$ 540	\$ -	\$ 3,443	\$ 3,983	\$ 94,864,306	\$ 295,924,867	\$ 220,586,566	\$ 75,337,812
93548	PHL VARIABLE INS CO	\$ 519	\$ 542,403	\$ -	\$ 542,922	\$ 7,986,076	\$ 835,124,187	\$ 793,944,052	\$ 41,180,135
60011	ABRAHAM LINCOLN INS CO	\$ 507	\$ -	\$ -	\$ 507	\$ 532,206	\$ 14,881,649	\$ 12,866,597	\$ 2,015,052
71480	GREAT WESTERN INS CO	\$ 444	\$ -	\$ -	\$ 444	\$ 26,867,315	\$ 87,130,335	\$ 75,846,714	\$ 11,283,621
61670	CENTRAL INVESTORS LIFE INS CO OF IL	\$ 436	\$ -	\$ -	\$ 436	\$ 52,518	\$ 2,667,145	\$ 1,037,011	\$ 1,630,134
67164	OHIO LIFE INS CO	\$ 434	\$ -	\$ -	\$ 434	\$ 3,753,797	\$ 16,219,281	\$ 1,275,882	\$ 14,943,398
97926	WORLD SERVICE LIFE INS CO	\$ 429	\$ -	\$ -	\$ 429	\$ 16,196,035	\$ 33,759,641	\$ 27,307,694	\$ 6,451,947
79421	HARVEST LIFE INS CO	\$ 427	\$ 5,578	\$ 6,005	\$ 145,571,612	\$ 1,224,181,077	\$ 1,127,753,874	\$ 96,427,203	\$ 1,031,274
80584	IDS LIFE INS CO OF NY	\$ 406	\$ 1,800	\$ 879	\$ 3,085	\$ 102,392,611	\$ 2,751,720,602	\$ 2,566,684,626	\$ 185,035,975
66311	MOTORISTS LIFE INS CO	\$ 306	\$ -	\$ -	\$ 306	\$ 16,529,648	\$ 168,352,597	\$ 120,741,420	\$ 47,611,177
76201	AMERICAN SERVICE LIFE INS CO	\$ 306	\$ -	\$ -	\$ 306	\$ 306	\$ 1,000,974	\$ 17,022	\$ 983,952
62154	FREMONT LIFE INS CO	\$ 292	\$ -	\$ -	\$ 292	\$ 2,021,523	\$ 24,374,941	\$ 5,940,488	\$ 18,434,453
64190	PREFERRED LIFE INS CO OF NY	\$ 280	\$ -	\$ 245	\$ 525	\$ 97,298,432	\$ 794,948,434	\$ 762,081,864	\$ 32,866,570
66702	NATIONAL MASONIC PROVIDENT ASSOC	\$ 247	\$ -	\$ 430	\$ 677	\$ 83,953	\$ 2,485,946	\$ 2,485,946	\$ 1,



## Life and Health Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	AR LIFE AND ANNUITY PREM.	ANNTY OTH FND DPST	AR HEALTH PREMIUMS	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
78611	EBPLIFE INS CO	\$ 172	\$ -	\$ -	\$ 172	\$ 3,368,444	\$ 12,624,188	\$ 956,582	\$ 11,667,606
69353	TEACHERS PROTECTIVE MUT LIFE INS CO	\$ 167	\$ -	\$ 58	\$ 225	\$ 14,013,475	\$ 20,587,860	\$ 13,977,758	\$ 6,610,102
79987	MID-SOUTH INS CO	\$ 167	\$ -	\$ 61,090	\$ 61,257	\$ 130,968,906	\$ 77,159,989	\$ 49,917,355	\$ 27,242,634
90344	KEYSTONE STATE LIFE INS CO	\$ 120	\$ -	\$ -	\$ 120	\$ 6,199,760	\$ 40,679,501	\$ 33,440,053	\$ 7,239,448
78093	FINANCIAL ASSURANCE LIFE INS CO	\$ 117	\$ -	\$ -	\$ 117	\$ 181,602	\$ 9,791,402	\$ 4,416,446	\$ 5,374,956
62189	HUMANA INS CO	\$ 107	\$ -	\$ -	\$ 107	\$ 242,936,758	\$ 99,831,908	\$ 56,237,240	\$ 43,594,668
84808	PHF LIFE INS CO	\$ 103	\$ -	\$ -	\$ 103	\$ 23,586,373	\$ 282,946,279	\$ 211,090,910	\$ 71,855,369
68543	LIBERTY BANKERS LIFE INSURANCE CO	\$ 92	\$ -	\$ -	\$ 92	\$ 192,778	\$ 73,727,372	\$ 59,594,491	\$ 14,132,881
79340	FIRST CENTRAL NATL LIFE INS CO NY	\$ 78	\$ -	\$ -	\$ 78	\$ 10,461,105	\$ 44,263,516	\$ 19,816,188	\$ 24,447,328
94200	LIFELINE UNDERWRITERS LIFE INS CO	\$ 72	\$ -	\$ 2,664	\$ 2,736	\$ 867,557	\$ 3,578,577	\$ 838,897	\$ 2,739,680
64076	GREAT FIDELITY LIFE INS CO	\$ 33	\$ -	\$ 126	\$ 159	\$ 129,815	\$ 2,630,516	\$ 556,672	\$ 2,073,844
84654	ASSUMPTION MUTUAL LIFE INS CO	\$ 17	\$ -	\$ -	\$ 17	\$ 1,461,715	\$ 59,044,146	\$ 47,830,575	\$ 11,213,571
79030	ALLNATION LIFE INS CO	\$ 13	\$ -	\$ -	\$ 13	\$ 5,732,354	\$ 10,513,702	\$ 6,821,282	\$ 3,692,420
60225	ILLINOIS HEALTHCARE INS CO	\$ -	\$ -	\$ 8,494	\$ 8,494	\$ 5,863,891	\$ 8,681,097	\$ 3,549,587	\$ 5,131,510
61727	CENTRAL RESERVE LIFE INS CO	\$ 12	\$ -	\$ 5,492	\$ 5,504	\$ 265,321,742	\$ 111,201,091	\$ 80,782,547	\$ 30,418,544
60887	AMERICAN UNION LIFE INSURANCE CO	\$ -	\$ -	\$ 3,832	\$ 3,832	\$ 17,029,928	\$ 4,812,282	\$ 6,742,570	\$ 1,930,288
62324	FREEDOM LIFE INS CO OF AMER	\$ -	\$ -	\$ 209,875	\$ 209,875	\$ 20,107,851	\$ 27,922,518	\$ 16,378,447	\$ 11,543,071
82863	TRUSTMARK LIFE INS CO	\$ -	\$ -	\$ 3,668	\$ 3,668	\$ 11,591,013	\$ 603,055,233	\$ 550,209,696	\$ 52,845,537
83470	ARKANSAS BLUE CROSS & BLUE SHIELD	\$ -	\$ -	\$ 449,243,297	\$ 449,243,297	\$ 449,764,405	\$ 292,981,273	\$ 152,987,682	\$ 139,993,592
84158	AMERICAN LIFE INSURANCE CO	\$ -	\$ -	\$ 1,136	\$ 1,136	\$ 160,296	\$ 4,893,240	\$ 1,112,628	\$ 3,780,612
67903	PROVIDENT AMER LIFE & HLTH INS CO	\$ -	\$ -	\$ 6,740	\$ 6,740	\$ 48,990,585	\$ 6,360,995	\$ 967,451	\$ 5,392,945
68349	NORTH AMERICAN INS CO	\$ -	\$ -	\$ 3,685	\$ 3,685	\$ 40,062,283	\$ 28,128,024	\$ 18,120,876	\$ 10,007,149
69914	SEARS LIFE INS CO	\$ -	\$ -	\$ 42	\$ 42	\$ 1,042,570	\$ 23,005,926	\$ 7,794,994	\$ 15,210,932
70238	VARIABLE ANNUITY LIFE INS CO	\$ -	\$ 52,058,857	\$ -	\$ 52,058,857	\$ 1,695,209	\$ 39,279,839,008	\$ 38,043,317,242	\$ 1,236,521,766
71412	MUTUAL OF OMAHA INS CO	\$ -	\$ -	\$ 9,441,951	\$ 9,441,951	\$ 1,188,479,516	\$ 3,208,220,219	\$ 1,777,025,973	\$ 1,431,194,246
71692	IL ANNUITY & INS CO	\$ -	\$ 10,257,279	\$ -	\$ 10,257,279	\$ 4,068,643	\$ 2,194,660,961	\$ 2,134,773,991	\$ 59,886,970
78694	LONDON LIFE REIN CO	\$ -	\$ -	\$ 332,805	\$ 332,805	\$ 4,275,177	\$ 330,225,115	\$ 283,341,910	\$ 46,883,205
78953	AETNA INS CO OF AMER	\$ -	\$ 577,571	\$ -	\$ 577,571	\$ 1,279,480	\$ 1,168,388,247	\$ 1,115,026,318	\$ 53,361,929
79413	UNITED HEALTHCARE INS CO	\$ -	\$ -	\$ 50,763,280	\$ 50,763,280	\$ 5,278,985,185	\$ 3,264,536,811	\$ 2,345,149,590	\$ 919,387,221
80578	PHYSICIANS MUT INS CO	\$ -	\$ -	\$ 7,654,002	\$ 7,654,002	\$ 490,053,657	\$ 949,499,084	\$ 470,129,566	\$ 479,369,518
80624	AMERICAN PROGRESSIVE L&H INS OF NY	\$ -	\$ -	\$ 3,617	\$ 3,617	\$ 24,265,562	\$ 104,510,149	\$ 95,587,649	\$ 8,922,500
80896	MASSACHUSETTS CASUALTY INS CO	\$ -	\$ -	\$ 73,093	\$ 73,093	\$ 65,418,395	\$ 239,578,705	\$ 201,998,484	\$ 37,580,223
80934	UNITED GENERAL LIFE INS CO	\$ -	\$ -	\$ 3,421	\$ 3,421	\$ 1,577,771	\$ 5,955,168	\$ 2,763,060	\$ 3,202,108
81060	CANADA LIFE INS CO OF AMER	\$ -	\$ 2,107,558	\$ -	\$ 2,107,558	\$ -	\$ 2,872,824,905	\$ 2,731,240,929	\$ 141,583,969
81078	AMERICAN NETWORK INS CO	\$ -	\$ -	\$ 10,006	\$ 10,006	\$ 10,021,683	\$ 43,222,740	\$ 33,249,888	\$ 9,972,852
81426	COMMERCIAL TRAVELERS MUTUAL INS CO	\$ -	\$ -	\$ 129,320	\$ 129,320	\$ 15,337,916	\$ 27,882,331	\$ 15,233,767	\$ 12,648,563
86690	AMERICAN SKANDIA LIFE ASSUR CORP	\$ -	\$ 21,584,999	\$ -	\$ 21,584,999	\$ 1,877,492	\$ 18,070,324,794	\$ 17,784,771,448	\$ 285,553,346
90425	MANUFACTURERS LIFE INS CO OF N AMERI	\$ -	\$ 5,500,739	\$ -	\$ 5,500,739	\$ 22,683,798	\$ 11,494,116,208	\$ 11,336,175,851	\$ 157,940,357
90856	NATIONAL FINANCIAL INS CO	\$ -	\$ -	\$ 1,206,028	\$ 1,206,028	\$ 33,365,055	\$ 28,843,343	\$ 26,782,260	\$ 2,061,082
92657	NATIONWIDE LIFE AND ANNUITY INS CO	\$ -	\$ 188,175	\$ -	\$ 188,175	\$ 82,994,501	\$ 2,739,184,165	\$ 2,669,049,241	\$ 70,134,924
99260	FRONTIER NATIONAL LIFE INS CO	\$ -	\$ -	\$ 3,696	\$ 3,696	\$ 1,482,554	\$ 12,569,385	\$ 5,663,096	\$ 6,906,289
93661	ANNUITY INVESTORS LIFE INS CO	\$ -	\$ 197,311	\$ -	\$ 197,311	\$ 73,002,619	\$ 247,204,962	\$ 225,856,415	\$ 21,348,547
97705	NEW YORK LIFE & HEALTH INS CO	\$ -	\$ -	\$ 670,961	\$ 670,961	\$ 52,544,838	\$ 94,086,445	\$ 55,288,728	\$ 38,797,717
64149	EPIC LIFE INSURANCE CO	\$ (100)	\$ -	\$ 1,089	\$ 989	\$ 81,015,460	\$ 39,294,624	\$ 23,037,473	\$ 16,257,151
64297	FIRST UNUM LIFE INS CO	\$ (205)	\$ -	\$ 5,298	\$ 5,093	\$ 254,302,882	\$ 740,114,973	\$ 628,583,757	\$ 111,531,216
71439	ASSURITY LIFE INS CO	\$ (206)	\$ -	\$ 170,421	\$ 170,215	\$ 29,586,729	\$ 73,171,718	\$ 40,180,556	\$ 32,991,158
84050	IMPERIAL LIFE INSURANCE CO	\$ (907)	\$ -	\$ -	\$ (907)	\$ -	\$ 1,446,688	\$ 664,455	\$ 782,233
84549	VISTA LIFE INS CO	\$ (3,137)	\$ -	\$ (115)	\$ (3,252)	\$ (706,902)	\$ 50,524,119	\$ 29,106,072	\$ 21,418,047
64394	HERITAGE LIFE INS CO	\$ (12,835)	\$ -	\$ (18,218)	\$ (31,053)	\$ 33,615,372	\$ 135,829,377	\$ 86,261,209	\$ 49,568,168
85561	MIC LIFE INSURANCE CORP	\$ (170,837)	\$ -	\$ (14,322)	\$ (185,159)	\$ (15,296,274)	\$ 85,961,185	\$ 64,028,633	\$ 21,932,552

## HMO and HMDI Companies Listed by Arkansas Premiums

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	ASSETS	LIABILITIES	CAPITAL & SURPLUS
HMO PARTNERS DBA HMO AR HLTH ADVANT	\$ 228,418,935	\$ 228,418,935	\$ 53,964,375	\$ 43,384,814	\$ 10,579,561
UNITED HEALTHCARE OF AR INC	\$ 80,728,740	\$ 80,728,740	\$ 24,241,524	\$ 21,016,162	\$ 3,225,362
HEALTHSOURCE ARKANSAS INC	\$ 54,597,059	\$ 54,597,059	\$ 17,163,263	\$ 15,987,065	\$ 1,176,198
DELTA DENTAL PLAN OF ARKANSAS (HMDI)	\$ 26,353,165	\$ 26,353,165	\$ 14,796,404	\$ 4,564,586	\$ 10,231,818
PRUDENTIAL HEALTH CARE PLAN INC	\$ 24,512,195	\$ 3,520,512,182	\$ 697,816,844	\$ 589,972,533	\$ 107,844,311
QCA HEALTH PLAN INC	\$ 23,547,784	\$ 23,547,784	\$ 10,204,628	\$ 9,105,994	\$ 1,098,634
DENTICARE OF ARKANSAS INC	\$ 358,185	\$ 358,185	\$ 460,608	\$ 79,482	\$ 381,126

## *Fraternal Organizations Listed by Arkansas Premiums*

NAIC NO.	COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
57320	WOODMEN OF THE WORLD LIFE INS SOC	\$ 14,843,950	\$ 517,318,364	\$ 4,790,810,607	\$ 4,277,088,862	\$ 513,721,745
56014	AID ASSOCIATION FOR LUTHERANS	\$ 11,562,704	\$ 1,489,697,009	\$ 19,417,667,218	\$ 16,493,289,538	\$ 1,517,975,256
57541	MODERN WOODMEN OF AMER	\$ 11,074,665	\$ 348,585,500	\$ 4,134,067,923	\$ 3,523,463,901	\$ 610,604,023
57126	LUTHERAN BROTHERHOOD	\$ 5,665,301	\$ 1,430,532,943	\$ 14,936,552,594	\$ 11,071,373,864	\$ 1,141,272,571
58033	KNIGHTS OF COLUMBUS	\$ 1,420,673	\$ 724,539,747	\$ 7,488,373,020	\$ 6,382,152,863	\$ 1,106,220,157
58068	INDEPENDENT ORDER OF FORESTERS USBR	\$ 659,487	\$ 155,271,061	\$ 2,661,957,524	\$ 2,259,416,026	\$ 402,541,498
56413	UNITED TRANSPORTATION UNION INS ASN	\$ 272,795	\$ 16,606,375	\$ 224,121,779	\$ 189,161,218	\$ 34,960,559
56421	CATHOLIC KNIGHTS OF AMERICA	\$ 177,331	\$ 3,328,080	\$ 47,566,135	\$ 44,702,309	\$ 2,863,826
56383	ORDER OF THE UNITED COML TRAV OF AM	\$ 135,188	\$ 77,557,039	\$ 41,723,511	\$ 36,170,973	\$ 5,552,538
57010	WILLIAM PENN ASSOCIATION	\$ 50,322	\$ 4,771,445	\$ 129,361,322	\$ 108,479,885	\$ 20,881,437
56456	UNITED STATES LTR CARRIERS MUT BEN	\$ 44,901	\$ 14,401,284	\$ 105,286,793	\$ 87,091,165	\$ 18,195,628
57991	MENNONITE MUT AID ASSOC	\$ 29,595	\$ 46,906,035	\$ 223,000,596	\$ 166,869,014	\$ 56,131,581
56499	WOODMEN OF THE WORLD ASSOC	\$ 27,828	\$ 5,028,556	\$ 58,791,358	\$ 50,363,350	\$ 8,428,008
57657	ROYAL NEIGHBORS OF AMERICA	\$ 26,099	\$ 20,100,833	\$ 589,175,020	\$ 402,191,066	\$ 186,983,954
56073	NATIONAL MUTUAL BENEFIT	\$ 24,573	\$ 11,123,466	\$ 131,440,970	\$ 113,443,718	\$ 17,997,252
56154	GLENER LIFE INS SOCIETY	\$ 6,416	\$ 55,012,316	\$ 678,693,293	\$ 615,278,488	\$ 63,414,805
57223	BAPTIST LIFE ASSOC	\$ 5,762	\$ 1,981,385	\$ 18,683,606	\$ 17,885,463	\$ 798,143
56022	CATHOLIC FAMILY LIFE INS	\$ 4,707	\$ 15,168,815	\$ 207,740,409	\$ 191,758,414	\$ 15,981,995
56057	EQUITABLE RESERVE ASSOC	\$ 4,488	\$ 9,014,101	\$ 91,368,217	\$ 71,483,871	\$ 19,884,346
57568	NATIONAL CATHOLIC SOC OF FORESTERS	\$ 4,019	\$ 4,864,694	\$ 109,565,158	\$ 95,010,946	\$ 14,554,214
56340	FIRST CATH SLOVAK UNION OF US & CN	\$ 3,167	\$ 4,478,538	\$ 111,606,417	\$ 105,358,167	\$ 6,248,257
57835	KNIGHTS OF PETER CLAVER	\$ 2,954	\$ 1,192,803	\$ 4,238,292	\$ 2,520,761	\$ 1,717,531
57576	NATIONAL FRATERNAL SOC OF THE DEAF	\$ 2,677	\$ 277,563	\$ 7,785,149	\$ 7,488,644	\$ 296,504
56006	TRAVELERS PROTECTIVE ASN OF AMER	\$ 2,064	\$ 2,103,427	\$ 14,184,412	\$ 2,213,313	\$ 11,971,099
58009	POLICE & FIREMENS INSURANCE ASSOC	\$ 1,319	\$ 9,916,592	\$ 49,725,900	\$ 37,688,229	\$ 12,037,671
57290	WORKMENS BENEFIT FUND OF THE USA	\$ 1,056	\$ 1,996,838	\$ 36,017,230	\$ 33,303,467	\$ 2,713,763
56170	WOMANS LIFE INSURANCE SOCIETY	\$ 785	\$ 6,866,982	\$ 143,706,223	\$ 113,102,366	\$ 30,603,857
56685	GREATER BENEFICIAL UNION OF PITTSBG	\$ 241	\$ 27,778,410	\$ 177,406,475	\$ 167,243,695	\$ 10,162,780
57088	DEGREE OF HONOR PROTECTIVE ASSOC	\$ 198	\$ 13,153,155	\$ 107,174,504	\$ 98,620,383	\$ 8,554,121
57630	POLISH ROMAN CATHOLIC UNION OF AMER	\$ 141	\$ 3,512,126	\$ 93,421,649	\$ 74,964,328	\$ 18,457,320
56480	WSA FRATERNAL LIFE	\$ 132	\$ 3,811,484	\$ 29,722,688	\$ 21,955,413	\$ 7,767,275
57142	SONS OF NORWAY	\$ 25	\$ 10,994,255	\$ 174,787,213	\$ 169,252,598	\$ 5,534,615

## Title Companies Listed by Arkansas Premiums

NAIC NO.	COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	TOTAL ASSETS	TOTAL LIABILITIES	CAPITAL & SURPLUS
50024	LAWYERS TITLE INS CORP	\$ 4,928,482	\$ 648,268,696	\$ 448,185,947	\$ 277,730,841	\$ 170,455,606
50814	FIRST AMERICAN TITLE INS CO	\$ 4,491,660	\$ 1,368,245,188	\$ 704,851,419	\$ 403,283,085	\$ 301,568,334
50229	CHICAGO TITLE INSURANCE CO	\$ 4,351,986	\$ 1,068,015,225	\$ 646,771,124	\$ 488,754,561	\$ 158,016,562
50725	ARKANSAS TITLE INSURANCE CO	\$ 3,633,540	\$ 3,633,540	\$ 2,417,014	\$ 1,296,564	\$ 1,120,451
50121	STEWART TITLE GUARANTY CO	\$ 2,181,980	\$ 693,476,706	\$ 376,786,048	\$ 192,819,959	\$ 183,966,090
50520	OLD REPUBLIC NATIONAL TITLE INS CO	\$ 1,526,686	\$ 457,429,543	\$ 267,271,074	\$ 179,066,702	\$ 88,204,372
50083	COMMONWEALTH LAND TITLE INS CO	\$ 1,172,075	\$ 720,223,825	\$ 455,375,327	\$ 316,496,284	\$ 188,879,043
51624	UNITED GENERAL TITLE INS CO	\$ 737,925	\$ 105,972,190	\$ 21,988,526	\$ 14,167,165	\$ 7,821,360
51071	FIDELITY NATIONAL TITLE INS CO NY	\$ 732,080	\$ 303,338,649	\$ 177,844,280	\$ 120,091,776	\$ 57,752,504
50031	AVIATION TITLE INS CO	\$ 287,572	\$ 287,572	\$ 387,247	\$ 71,706	\$ 315,541
50067	TICOR TITLE INS CO	\$ 275,890	\$ 216,772,957	\$ 201,074,025	\$ 122,640,630	\$ 78,433,395
50012	TRANSNATION TITLE INS CO	\$ 201,227	\$ 185,993,942	\$ 158,172,724	\$ 81,941,703	\$ 76,231,021
51586	FIDELITY NATIONAL TITLE INS CO	\$ 193,499	\$ 486,862,981	\$ 233,171,383	\$ 161,220,176	\$ 71,951,207
51373	COLUMBIAN NATIONAL TITLE INS CO	\$ 154,082	\$ 4,642,142	\$ 4,899,005	\$ 3,152,252	\$ 1,746,753
51535	AMERICAN PIONEER TITLE INS CO	\$ 69,907	\$ 73,074,281	\$ 39,856,771	\$ 24,429,906	\$ 15,426,865
50857	SECURITY UNION TITLE INS CO	\$ 44,167	\$ 31,466,369	\$ 90,878,242	\$ 36,218,624	\$ 54,659,619
50369	INVESTORS TITLE INS CO	\$ 17,711	\$ 45,090,178	\$ 44,123,621	\$ 20,816,591	\$ 23,307,030

## *Farmers Mutual Aid Associations Listed by Arkansas Premiums*

COMPANY NAME	ARKANSAS PREMIUMS	TOTAL PREMIUMS	ASSETS	LIABILITIES	CAPITAL & SURPLUS
FARMERS UNION MUTUAL INS CO	\$ 2,954,891	\$ 2,954,891	\$ 8,303,487	\$ 1,895,837	\$ 6,407,650
HOME MUTUAL FIRE INS CO	\$ 2,535,002	\$ 2,535,002	\$ 200,345	\$ 169,191	\$ 31,154
FARMERS MUTUAL INS OF GENTRY	\$ 2,442,337	\$ 2,442,337	\$ 7,466,230	\$ 1,245,748	\$ 6,220,482
FARMERS MUTUAL INS ROGERS	\$ 641,994	\$ 641,994	\$ 3,622,180	\$ 362,368	\$ 3,259,812
FARMERS FIRE INS	\$ 631,074	\$ 631,074	\$ 3,686,168	\$ 417,425	\$ 3,268,743
FARM & HOME MUTUAL INS CO	\$ 549,087	\$ 549,087	\$ 451,749	\$ 74,811	\$ 376,938
FARMERS MUTUAL FIRE	\$ 435,079	\$ 435,079	\$ 1,389,359	\$ 46,254	\$ 1,343,105
WASHINGTON COUNTY FARMERS MUTUAL FIRE	\$ 370,205	\$ 370,205	\$ 8,541,846	\$ 259,626	\$ 8,282,220
FARMERS PROTECTIVE INS CO	\$ 301,372	\$ 301,372	\$ 817,943	\$ 4,045	\$ 813,898
NW ARKANSAS FARMERS MUTUAL	\$ 166,880	\$ 166,880	\$ 8,690,777	\$ 110,884	\$ 8,579,893
FARMERS MUTUAL INS OF LR	\$ 36,633	\$ 36,633	\$ 500,408	\$ -	\$ 500,408
LOGAN COUNTY FARMERS MUTUAL AID	\$ 20,725	\$ 20,725	\$ 1,353,006	\$ -	\$ 1,353,006
FARMERS MUTUAL ASSOC OF AR	\$ 14,612	\$ 14,612	\$ 251,675	\$ 0	\$ 251,675



## **\*QUICK FACTS: ARKANSAS INSURANCE DEPARTMENT**

- ◆ Mission: CONSUMER PROTECTION — Insurer Solvency and Market Conduct Regulation
- ◆ Consumer Protection: In 1998, our Consumer Services Division helped Arkansas insurance consumers obtain payment of nearly \$1.7 million in claims.
- ◆ In September 1998, for the first time in its history, the Arkansas Insurance Department achieved full accreditation from the National Association of Insurance Commissioners ("NAIC"). The Department is subject to its next NAIC accreditation team review in two (2) years.
- ◆ Approximately 150 Employees
- ◆ \$8 Million Budget
- ◆ The Arkansas Insurance Department is a dedicated funding agency. The insurance industry and agents fund all the operations of the Department, including the consumer protection and premium tax collection functions.
- ◆ Regulates: \$7 Billion Industry (total premium collected — all lines)
- ◆ Licenses and Regulates: 1,524 companies (½ life and health/disability; ½ property and casualty)  
28,506 agents (14,280 resident and 14,226 non-resident)  
2,755 agencies (1,572 resident and 1,183 non-resident)
- ◆ 81 Domestic Insurance Companies (12 multi-state; mostly life and disability-health industry)
- ◆ Largest Domestic: Merrill-Lynch Life (one of the nation's largest)
- ◆ Premium Tax (sales tax on premium written) the Arkansas Insurance Department Collected in 1998:
  - ✓ \$89.2 Million
  - ✓ \$65.5 Million Went to State General Revenue
  - ✓ The Rest (Approx. \$19.3 Million) to Police and Firemen's Pension funds
- ◆ The Arkansas Insurance Department derives none (\$0) of its operating revenue from either premium taxes or general revenue. The Department is a totally dedicated funding agency.
- ◆ The Department recently amended its funding regulation ("Reg. 57") to cut its regulatory fees by approximately \$850,000 per year. The Department also repealed over 100 obsolete Directives and Bulletins.
- ◆ We only regulate about 22% of the health insurance market; the federal government regulates the rest. We do not regulate Medicaid, Medicare (but we do have some authority over MedSup, although there are federal laws here, too). We do not regulate the Insurer-Provider relationship (private contracts, private rights of enforcement).
- ◆ Competitive Rating Law: The market sets the rates. We review loss ratios to see if rate increase filings are legally justified. We may only disapprove if:
  - ✓ Excessive (too high)
  - ✓ Inadequate (too low)
  - ✓ Unfairly Discriminatory
- ◆ **THE ARKANSAS INSURANCE DEPARTMENT IS THE BEST BARGAIN IN STATE GOVERNMENT.**

\*All figures are approximate.